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FORM 8-K

SECURITIES AND EXCHANGE COMMISSION

WASHINGTON, D.C. 20529

CURRENT REPORT

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

Date of Report: August 13, 1999

MBNA AMERICA BANK, NATIONAL ASSOCIATION ON BEHALF OF THE MBNA MASTER CREDIT CARD TRUST II

(Exact name of registrant as specified in its charter)

United States 333-62025 51-0331454

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

Wilmington, DE 19884-0781

(Address of principal executive office)

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

ITEM 2. ACQUISITION OR DISPOSITION OF ASSETS

On July 27, 1999, MBNA America Bank, National Association (the "Seller") conveyed to the MBNA Credit Card Trust II (the "Trust") all of the receivables (the "Receivables") in certain additional credit card accounts (the "Additional Accounts") of the Seller pursuant to an Assignment No. 23 of Receivables in Additional Accounts dated as of July 27, 1999, (the "Assignment"). The principal amount of the Receivables in the Additional Accounts on July 27, 1999, was \$1,486,686,163.84. The Seller conveyed the Receivables in the Additional Accounts to the Trust pursuant to subsection 2.06(b) of the Pooling and Servicing Agreement.

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

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

- 20.1 Series 1994-A Certificateholders' Statement for the month ended July 31, 1999.
- 20.2 Series 1994-B Certificateholders' Statement for the month ended July 31, 1999.
- $20.3\,$ Series 1994-C Certificateholders' Statement for the month ended July 31, 1999.
- $20.4\,$ Series 1995-A Certificateholders' Statement for the month ended July 31, 1999.
- 20.5 Series 1995-B Certificateholders' Statement for the month ended July 31, 1999.
- 20.6 Series 1995-C Certificateholders' Statement for the month ended July 31, 1999.
- $20.7\,$ Series 1995-D Certificateholders' Statement for the month ended July 31, 1999.
 - 20.8 Series 1995-E Certificateholders' Statement for the month ended

July 31, 1999.

- 20.9 Series 1995-F Certificateholders' Statement for the month ended July 31, 1999.
- 20.10 Series 1995-I Certificateholders' Statement for the month ended July 31, 1999.
- 20.11 Series 1995-J Certificateholders' Statement for the month ended July 31, 1999.
- 20.12 Series 1996-A Certificateholders' Statement for the month ended July 31, 1999.
- 20.13 Series 1996-B Certificateholders' Statement for the month ended July 31, 1999.
- 20.14 Series 1996-C Certificateholders' Statement for the month ended July 31, 1999.
- 20.15 Series 1996-D Certificateholders' Statement for the month ended July 31, 1999.
- 20.16 Series 1996-E Certificateholders' Statement for the month ended July 31, 1999.
- 20.17 Series 1996-G Certificateholders' Statement for the month ended July 31, 1999.
- 20.18 Series 1996-H Certificateholders' Statement for the month ended July 31, 1999.
- 20.19 Series 1996-J Certificateholders' Statement for the month ended July 31, 1999.
- 20.20 Series 1996-K Certificateholders' Statement for the month ended July 31, 1999.
- 20.21 Series 1996-L Certificateholders' Statement for the month ended July 31, 1999.
- $20.22\,$ Series 1996-M Certificateholders' Statement for the month ended July 31, 1999.
- 20.23 Series 1997-B Certificateholders' Statement for the month ended July 31, 1999.
- 20.24 Series 1997-C Certificateholders' Statement for the month ended July 31, 1999.
- $20.25\,$ Series 1997-E Certificateholders' Statement for the month ended July 31, 1999.
- 20.26 Series 1997-F Certificateholders' Statement for the month ended July 31, 1999.
- 20.27 Series 1997-I Certificateholders' Statement for the month ended July 31, 1999.
- $20.28\,$ Series 1997-J Certificateholders' Statement for the month ended July 31, 1999.
- 20.29 Series 1997-K Certificateholders' Statement for the month ended July 31, 1999.
- 20.30 Series 1997-M Certificateholders' Statement for the month ended July 31, 1999.
- 20.31 Series 1997-N Certificateholders' Statement for the month ended July 31, 1999.
- 20.32 Series 1998-A Certificateholders' Statement for the month ended July 31, 1999.
- 20.33 Series 1998-C Certificateholders' Statement for the month ended July 31, 1999.
- 20.34 Series 1998-D Certificateholders' Statement for the month ended July 31, 1999.
- $20.35\,$ Series 1998-E Certificateholders' Statement for the month ended July 31, 1999.

- 20.36 Series 1998-F Certificateholders' Statement for the month ended July 31, 1999.
- $20.37\,$ Series 1998-G Certificateholders' Statement for the month ended July 31, 1999.
- 20.38 Series 1998-I Certificateholders' Statement for the month ended July 31, 1999.
- 20.39 Series 1998-J Certificateholders' Statement for the month ended July 31, 1999.
- 20.40 Series 1999-A Certificateholders' Statement for the month ended July 31, 1999.
- 20.41 Series 1999-B Certificateholders' Statement for the month ended July 31, 1999.
- 20.42 Series 1999-D Certificateholders' Statement for the month ended July 31, 1999.
- Item 7. FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION, AND EXHIBITS
 - The following are filed as Exhibits to this Report under Exhibit 99:
- 99.1. Series 1994-A Key Performance Factors for the month ended July 31, 1999.
- 99.2. Series 1994-B Key Performance Factors for the month ended July 31, 1999.
- 99.3. Series 1994-C Key Performance Factors for the month ended July 31, 1999.
- 99.4. Series 1995-A Key Performance Factors for the month ended July 31, 1999.
- 99.5. Series 1995-B Key Performance Factors for the month ended July 31, 1999.
- 99.6. Series 1995-C Key Performance Factors for the month ended July 31, 1999.
- $99.7.\,$ Series 1995-D Key Performance Factors for the month ended July 31, 1999.
- 99.8. Series 1995-E Key Performance Factors for the month ended July 31, 1999.
- 99.9. Series 1995-F Key Performance Factors for the month ended July 31, 1999.
- 99.10. Series 1995-I Key Performance Factors for the month ended July $31,\ 1999.$
- 99.11. Series 1995-J Key Performance Factors for the month ended July 31, 1999.
- 99.12. Series 1996-A Key Performance Factors for the month ended July 31, 1999.
- $99.13.\,$ Series 1996-B Key Performance Factors for the month ended July 31, 1999.
- $99.14.\,$ Series 1996-C Key Performance Factors for the month ended July 31, 1999.
- $99.15.\,$ Series 1996-D Key Performance Factors for the month ended July 31, 1999.
- 99.16. Series 1996-E Key Performance Factors for the month ended July 31.1999.
- $99.17.\$ Series 1996-G Key Performance Factors for the month ended July 31, 1999.
- $99.18.\;$ Series 1996-H Key Performance Factors for the month ended July 31, 1999.
- $99.19.\,$ Series 1996-J Key Performance Factors for the month ended July 31, 1999.

- 99.20. Series 1996-K Key Performance Factors for the month ended July 31. 1999.
- $99.21.\,$ Series 1996-L Key Performance Factors for the month ended July 31, 1999.
- 99.22. Series 1996-M Key Performance Factors for the month ended July 31, 1999.
- 99.23. Series 1997-B Key Performance Factors for the month ended July 31, 1999.
- 99.24. Series 1997-C Key Performance Factors for the month ended July 31, 1999.
- $99.25.\,$ Series 1997-E Key Performance Factors for the month ended July 31, 1999.
- $99.26.\$ Series 1997-F Key Performance Factors for the month ended July 31, 1999.
- 99.27. Series 1997-I Key Performance Factors for the month ended July 31, 1999.
- 99.28. Series 1997-J Key Performance Factors for the month ended July 31, 1999.
- 99.29. Series 1997-K Key Performance Factors for the month ended July 31, 1999.
- 99.30. Series 1997-M Key Performance Factors for the month ended July 31, 1999.
- 99.31. Series 1997-N Key Performance Factors for the month ended July 31, 1999.
- 99.32. Series 1998-A Key Performance Factors for the month ended July 31, 1999.
- 99.33. Series 1998-C Key Performance Factors for the month ended July 31, 1999.
- 99.34. Series 1998-D Key Performance Factors for the month ended July 31, 1999.
- 99.35. Series 1998-E Key Performance Factors for the month ended July 31, 1999.
- 99.36. Series 1998-F Key Performance Factors for the month ended July 31, 1999.
- 99.37. Series 1998-G Key Performance Factors for the month ended July 31, 1999.
- 99.38. Series 1998-I Key Performance Factors for the month ended July 31, 1999.
- 99.39. Series 1998-J Key Performance Factors for the month ended July 31, 1999.
- 99.40. Series 1999-A Key Performance Factors for the month ended July 31, 1999.
- 99.41. Series 1999-B Key Performance Factors for the month ended July 31, 1999.
- 99.42. Series 1999-D Key Performance Factors for the month ended July 31, 1999.

SIGNATURES

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

Dated: August 13, 1999

By: /s/Jack Fioravanti

Name: Jack Fioravanti Title: Senior Vice President

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SERIES 1994-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of August 16, 1999, and with respect to the performance of the trust during the month of July, 1999 is set forth below.

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

- A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect
 of Class A Monthly Principal \$1,000.000000

 2. The amount of distribution in respect
 of Class B Monthly Principal \$ 0.000000
 - of Class B Monthly Principal \$
 - 3. The amount of distribution in respect of Collateral Monthly Principal \$ 647.058824
 - 4. The amount of distribution in respect of Class A Monthly Interest \$ 4.762222
 - 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 \$ 4.940000
 - 8. The amount of distribution in respect of Class B Deficiency Amounts \$ 0.000000
 - 9. The amount of distribution in respect

\$ 0.000000

- 10. The amount of distribution in respect of Collateral Monthly Interest \$ 5.093333
- 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

of Class B Additional Interest

(a) The aggregate amount of Collections

		of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$88,450,251.81
	(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	\$4,575,015.26
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$8,641,691.77
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	\$45,698,903,036.29
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1994-A as of the end of the day on the last day of the related Monthly Period	\$760,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1994-A as of the end of the day on the last day of the related Monthly Period	\$760,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$661,200,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$661,200,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$34,200,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$64,600,000.00
	(h)	The Floating Investor Percentage with respect to the period: July 1, 1999 through July 26, 1999 1.71% July 27, 1999 through July 31, 1999 1.67%	
	(i)	The Class A Floating Allocation with respect to the related Monthly Period0.870	
	(j)	The Class B Floating Allocation with respect to the related Monthly0.045	
		"Ten respect to the related monthlyv.043	

(k) The Collateral Floating Allocation

(1)	The Fixed Investor Percentage with respect to the related Monthly Period	1.71
(m)	The Class A Fixed Allocation with respect to the related Monthly 0.870	
(n)	The Class B Fixed Allocation with respect to the related Monthly Period	0.045
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period	0.085

3. Delinquent Balances

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

			Percentage of Total Receivables	Aggregate Account Balance
(a)	30 - 59 days:		1.82%	850,398,538.99
(b)	60 - 89 days:		0.92%	429,317,354.11
(c)	90 - 119 days:		0.66%	306,554,214.08
(d)	120 - 149 days:		0.54%	250,992,298.83
(e)	150 or more days:		0.90%	423,694,388.67
		Total	4.84%	2,260,956,794.68

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3,149,194.08
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,739,798.74
(c)	The Class B Investor Default Amount for the related Monthly Period	\$141,713.82
(d)	The Collateral Default Amount for the related Monthly Period	\$267,681.52

5. Investor Charge Offs

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

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

(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00 (e) The aggregate amount of Collateral Charge Offs for the related Monthly \$ 0.00 (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate \$ 0.00 principal amount (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 -----(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding \$ 0.00 this Distribution Date _____ (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately 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 \$ 0.00 this Distribution Date _____ 6. Investor Servicing Fee (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly \$688,750.00 Period (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly \$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	\$22,800,000.00
	(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	\$661,200,000.00
	(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	\$9,892,538.06
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$511,683.19
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$966,512.35
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$10,305,788.06
	(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	\$533,058.19

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

\$1,006,887.35

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.73%

(b) The Portfolio Adjusted Yield

5.76%

C. LIBOR Determinations

LIBOR rates for the Interest Period of July 15, 1999 through August 15, 1999:

Class A and Class B determination -

5.18750%

Collateral Interest determination -

5.18000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:_

Name: Bruce Crescenzo
Title: Vice President

1994-A

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1994-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of August 16, 1999, and with respect to the performance of the trust during the month of July, 1999 is set forth below.

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

- A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect of Class A Monthly Principal \$1000.000000 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 \$647.058824 _____ 4. The amount of distribution in respect of Class A Monthly Interest \$4.565839 5. The amount of distribution in respect \$0.000000 of Class A Deficiency Amounts 6. The amount of distribution in respect of Class A Additional Interest \$0.000000 7. The amount of distribution in respect of Class B Monthly Interest \$4.922222 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 \$5.093333 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	\$116,381,908.20
(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	\$6,019,753.34
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$11,370,644.53
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	\$45,698,903,036.29
(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	C1 000 000 000 00
	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:	
	July 1, 1999 through July 26, 1999 2.25% July 27, 1999 through July 31, 1999 2.20%	
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870

(j)	The Class B Floating Allocation with respect to the related Mon		0.045	
(k)	The Collateral Floating Allocat with respect to the related Mon Period			0.085
(1)	The Fixed Investor Percentage w respect to the related Monthly			2.25%
(m)	The Class A Fixed Allocation wi respect to the related Monthly			0.870
(n)	The Class B Fixed Allocation wi respect to the related Monthly		.045	
(0)	The Collateral Fixed Allocation respect to the related Monthly	with	0.0	85
	nquent Balances			
were	aggregate amount of outstanding and delinquent as of the end of the ated Monthly Period:			
		Percentage of Total Receivables	Ac	regate count lance
(a)	30 - 59 days:	1.82%		8,538.99
(b)	60 - 89 days:	0.92%	429,31	7,354.11
(c)	90 - 119 days:	0.66%	306,5	54,214.08
(d)	120 - 149 days:	0.54%	250,99	2,298.83
(e)	150 or more days:	0.90%	423,69	4,388.67
	Total	4.84%	2,260,9	56,794.68
Inve	estor Default Amount			
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$4,143,	676.18
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$3,604, 	998.31
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$186,46	5.42
(d)	The Collateral Default Amount f the related Monthly Period	or	\$352,21 	2.45
Inve	estor Charge Offs			
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.0	0
(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origi certificate principal amount	in	\$ 0.0	0

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5.

(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	\$30,000,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$45,000,000.00
8.	Princ	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	\$870,000,000.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date.	\$ 0.00
9.	Avai	Lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$13,016,497.10
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$673,267.16
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,271,726.45
10.	Coli	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, 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	\$13,560,247.10

(b) The aggregate amount of Collections of

Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B \$701,392.16 Certificates (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$1,324,851.45 -----11. Swap Cash Flows (a) The amount of the Net Swap Receipt \$ 0.00 for the related Transfer Date -----(b) The amount of the Net Swap Payment for the related Transfer Date \$150,553.49 12. Portfolio Yield (a) The Portfolio Yield for the related Monthly Period 13.73% (b) The Portfolio Adjusted Yield 5.78% _____ C. Floating Rate Determinations LIBOR rates for the Interest Period of July 15, 1999 through August 15, 1999: Class B determination -5.18750% 5.18000% Collateral Interest determination -_____ The weighted average of the Treasury Bill Rates for the Interest Period: July 15, 1999 through August 15, 1999 4.75791%

> MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:____

Name: Bruce Crescenzo Title: Vice President

1994-B

FORM OF MONTHLY CERTI	FICATEHOLDERS' STATEMENT
-----------------------	--------------------------

SERIES 1994-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of August 16, 1999, and with respect to the performance of the trust during the month of July, 1999 is set forth below.

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

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

1.	The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$4.833333
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$5.011111
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	\$5.204444
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	\$116,381,908.20
(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	\$6,019,753.34
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$11,370,644.53
Prin	ncipal Receivables in the Trust	
(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$45,698,903,036.29
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1994-C as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1994-C as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$870,000,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$870,000,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$45,000,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$85,000,000.00
(h)	The Floating Investor Percentage with respect to the period:	
	July 1, 1999 through July 26, 1999 2.25% July 27, 1999 through July 31, 1999 2.20%	
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870
(j)	The Class B Floating Allocation with respect to the related Monthly	0.045

(k)	The Collateral Floating Allocat with respect to the related Mon Period		0.085
(1)	The Fixed Investor Percentage w respect to the related Monthly		N/A
(m)	The Class A Fixed Allocation wirespect to the related Monthly		N/A
(n)	The Class B Fixed Allocation wirespect to the related Monthly		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)	30 - 59 days:	1.82%	850,398,538.99
(b)	60 - 89 days:	0.92%	429,317,354.11
(c)	90 - 119 days:	0.66%	306,554,214.08
(d)	120 -149 days:	0.54%	250,992,298.83
(e)	150 or more days:	0.90%	423,694,388.67
	Tota		2,260,956,794.68
	stor Default Amount		
(a)	The Aggregate Investor Default of the related Monthly Period	Amount	\$4,143,676.18
(b)	The Class A Investor Default Ame for the related Monthly Period	ount	\$3,604,998.31
(c)	The Class B Investor Default Ame for the related Monthly Period	ount	\$186,465.42
(d)	The Collateral Default Amount for the related Monthly Period	or	\$352,212.45
Inve	stor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origin certificate principal amount	in	\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the re Monthly Period	lated	\$ 0.00

4.

5.

(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$	0.00
(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$	0.00
(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$	0.00
(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$	0.00
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$	0.00
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$	0.00
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00
Inve	stor Servicing Fee		
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$90 	6,250.00
(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		,541.67

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	\$85,000,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$45,000,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$13,016,497.10
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$673,267.16
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,271,726.45
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$13,560,247.10
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B	

Certificates \$701,392.16 _____

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

\$1,324,851.45 _____

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.73%

(b) The Portfolio Adjusted Yield

5.68%

C. LIBOR Determinations

LIBOR rates for the Interest Period of July 15, 1999 through August 15, 1999:

Class A and Class B determination -

5.18750%

Collateral Interest determination -

5.18000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:_

Name: Bruce Crescenzo
Title: Vice President

1994-C

FORM OF MONTHLY CERTI	FICATEHOLDERS' STATEMENT
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SERIES 1995-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of August 16, 1999, and with respect to the performance of the trust during the month of July, 1999 is set forth below.

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

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

1.	The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$4.844444
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	\$5.004444
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	\$5.262995
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	\$66,919,596.04
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$3,461,357.51
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,538,120.43
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	\$45,698,903,036.29
	(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	
	(α)	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:	
		July 1, 1999 through July 26, 1999 1.30% July 27, 1999 through July 31, 1999 1.26	
	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870
	(j)	The Class B Floating Allocation with respect to the related Monthly	0.045
	(k)	The Collateral Floating Allocation	_

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

3. Delinquent Balances

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

Percentage

Aggregate

			of Total Receivables	Account Balance
(a)	30 - 59 days:		1.82%	850,398,538.99
(b)	60 - 89 days:		0.92%	429,317,354.11
(c)	90 - 119 days:		0.66%	306,554,214.08
(d)	120 - 149 days:		0.54%	250,992,298.83
(e)	150 or more days:		0.90%	423,694,388.67
		Total	4.84%	2,260,956,794.68

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$2,382,613.70
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,072,873.98
(c)	The Class B Investor Default Amount for the related Monthly Period	\$107,217.60
(d)	The Collateral Default Amount for the related Monthly Period	\$202,522.12

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

7.

	(b) The amount of Reallocated Class B			
		Principal Collections with respect to this Distribution Date	\$ 0.00	
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$48,875,000.00	
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$25,875,000.00	
8.	Coll	ection of Finance Charge Receivables		
	(a)	The Aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Procees and amounts, if any, withdrawn from the Reserve Account allocated in respect of the Class A Certificates	\$7,797,141.84	
	(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	\$403,300.27	
	(c)	The Aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$761,789.60	
9.	Prin	cipal Funding Account		
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date	\$ 0.00	
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00	
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00	
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00	
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00	
10.	Ava	ilable Funds		
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$7,484,485.59	

(b) The amount of Class B Available Funds

			on deposit in the Finance Char on the related Transfer Date	ge Accou	\$387,128.3 	19
		(c)	The amount of Collateral Avail- Funds on deposit in the Finance Account on the related Transfe	e Charge	\$731,242.7 	/3
	11.	Por	tfolio Yield			
		(a)	The Portfolio Yield for the re Monthly Period	lated		13.73%
		(b)	The Portfolio Adjusted Yield			5.65%
С.	Floa	ıting	Rate Determinations			
	LIBC	July	tes for the Interest Period of 15, 1999 through August 15, 19	99: 5.	18000%	
					ERICA BANK, L ASSOCIATION, r	
Brud	ce Cr	escei	nzo			
					Bruce Crescenzo)

1995-A

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMEN
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SERIES 1995-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of August 16, 1999, and with respect to the performance of the trust during the month of July, 1999 is set forth below.

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

- A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect of Class A Monthly Principal \$0.000000 2. The amount of distribution in respect of Class B Monthly Principal \$0.000000 3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000 -----4. The amount of distribution in respect of Class A Monthly Interest \$4.746667 5. The amount of distribution in respect \$0.000000 of Class A Deficiency Amounts _____ 6. The amount of distribution in respect of Class A Additional Interest \$0.000000 7. The amount of distribution in respect of Class B Monthly Interest \$4.888889 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 \$5.055556 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	\$87,286,432.25
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$4,514,815.34
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$8,527,987.58
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	\$45,698,903,036.29
	(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:	
		July 1, 1999 through July 26, 1999 1.69% July 27, 1999 through July 31, 1999 1.65%	
	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870
	(j)	The Class B Floating Allocation with respect to the related Monthly	0.045
	(k)	The Collateral Floating Allocation	

(k) The Collateral Floating Allocation

		with respect to the related Mont Period 0.085	hly	
	(1)	The Fixed Investor Percentage wi respect to the related Monthly P		N/A
	(m)	The Class A Fixed Allocation wit respect to the related Monthly P		N/A
	(n)	The Class B Fixed Allocation wit respect to the related Monthly P		
	(0)	The Collateral Fixed Allocation respect to the related Monthly P		
3.	Deli	nquent Balances		
	were	aggregate amount of outstanding be delinquent as of the end of the ted Monthly Period:		
			Percentage of Total Receivables	Account
	(a)	30 - 59 days:	1.82%	850,398,538.99
	(b)	60 - 89 days:	0.92%	429,317,354.11
	(c)	90 - 119 days:	0.66%	306,554,214.08
	(d)	120 - 149 days:	0.54%	250,992,298.83
	(e)	150 or more days:	0.90%	423,694,388.67
		Total	4.84%	2,260,956,794.68
4.	Inve	stor Default Amount		
	(a)	The Aggregate Investor Default A for the related Monthly Period	mount	\$3,107,757.25
	(b)	The Class A Investor Default Amo for the related Monthly Period	unt	\$2,703,748.73
	(c)	The Class B Investor Default Amo for the related Monthly Period	unt	\$139,849.08
	(d)	The Collateral Default Amount fo the related Monthly Period	r	\$264,159.44
5.	Inve	stor Charge Offs		
	(a)	The aggregate amount of Class A Investor Charge Offs for the rel Monthly Period	ated	\$ 0.00
	(b)	The aggregate amount of Class A Investor Charge Offs set forth i 5 (a) above per \$1,000 of origin certificate principal amount		\$ 0.00
	(c)	The aggregate amount of Class B Investor Charge Offs for the rel Monthly Period	ated	\$ 0.00
	(d)	The aggregate amount of Class B Investor Charge Offs set forth i 5 (c) above per \$1,000 of origin certificate principal amount		\$ 0.00

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

(b) The amount of Reallocated Class B

Principal Collections with respect to

		this Distribution Date	\$ 0.00		
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$63,750,000.00		
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$33,750,000.00		
8.	Coll	ection of Finance Charge Receivables			
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Investment Proceeds and amounts, if any, withdrawn from the Reserve Account allocated in respect of the Class A Certificates	\$10,170,185.32		
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$526 , 043.96		
		ocitizioaceb			
	(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	\$993,639.06		
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 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. Av	vailab	le Funds			
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,762,372.82 		
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account			

NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

1995-B

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SERIES 1995-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of August 16, 1999, and with respect to the performance of the trust during the month of July, 1999 is set forth below.

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

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

1.	The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$5.375000
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$4.977778
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	\$5.244444
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

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

(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$66,919,596.04
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$3,461,357.51
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$6,538,120.43
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	\$45,698,903,036.29
(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
	1	·
(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
	Table day of the folded honomy ported	
(h)	The Floating Investor Percentage with respect to the period:	
	July 1, 1999 through July 26, 1999 1.30% July 27, 1999 through July 31, 1999 1.26%	
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870
(j)	The Class B Floating Allocation with respect to the related Monthly Period	0.045

	(k)	The Collateral Floating Allocat with respect to the related Mon Period		0.085
	(1)	The Fixed Investor Percentage w respect to the related Monthly		N/A
	(m)	The Class A Fixed Allocation wirespect to the related Monthly		N/A
	(n)	The Class B Fixed Allocation wirespect to the related Monthly		
	(0)	The Collateral Fixed Allocation respect to the related Monthly		N/A
3.	Deli	nquent Balances		
	were	aggregate amount of outstanding delinquent as of the end of the ted Monthly Period:		
			Percentage of Total Receivables	Account
	(a)	30 - 59 days:	1.82%	850,398,538.99
	(b)	60 - 89 days:	0.92%	429,317,354.11
	(c)	90 - 119 days:	0.66%	306,554,214.08
	(d)	120 - 149 days:	0.54%	250,992,298.83
	(e)	150 or more days:	0.90%	423,694,388.67
		Total	4.84%	2,260,956,794.68
4.	Tnuo	stor Default Amount		
4.	Inve	Stor Delault Amount		
	(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$2,382,613.70
	(b)	The Class A Investor Default Ame for the related Monthly Period	ount	\$2,072,873.98
	(c)	The Class B Investor Default Amorphore the related Monthly Period	ount	\$107,217.60
	(d)	The Collateral Default Amount for the related Monthly Period	or	\$202,522.12
5.	Inve	stor Charge Offs		
	(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.00
	(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origin certificate principal amount	in	\$ 0.00
	(c)	The aggregate amount of Class B Investor Charge Offs for the re Monthly Period	lated	\$ 0.00

(d)	The aggregate amount of Class B Investor Charge Offs set forth 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	\$52 	1,093.75
(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		,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	\$25,875,000.00
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	\$7,784,135.34
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$387,128.39
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$731,242.73
10.	Col	lection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Investment Proceeds and amounts, if any, withdrawn from the Reserve Account and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates	\$8,096,791.59
	(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	\$403,300.27

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

related Monthly Period which were allocated in respect of the Collateral \$761,789.60 Interest _____ 11. Swap Cash Flows (a) The amount of the Net Swap Receipt \$299,649.75 for the related Transfer Date (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 13.73% (b) The Portfolio Adjusted Yield 5.72% C. Floating Rate Determinations LIBOR rates for the Interest Period of July 15, 1999 through August 15, 1999: 5.18000% D. Information regarding the status of the Interest Rate Swap and the Swap Counterparty 1. The Mark-to-Market Amount, if any, for the related Monthly Period. N/A 2. Has the Interest Reserve Account been established? No _____ 3. Has the Interest Reserve Account been funded? No 4. The aggregate amount of funds withdrawn from \$ 0.00 the Interest Reserve Account, if any 5. How many funds withdrawn from the Interest Reserve Account were utilized? none 6. Has the Interest Rate Swap been Terminated? -----7. Long Term Credit Rating of the Swap Counterparty AAA/Aaa MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer Bruce Crescenzo

By:

Name: Bruce Crescenzo
Title: Vice President

Membership Fees processed during the

1995-C

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SERIES 1995-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of August 16, 1999, and with respect to the performance of the trust during the month of July, 1999 is set forth below.

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

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

1.	The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$5.041667
5.	The amount of distribution in respect of Class A Deficiency Amounts	\$0.000000
6.	The amount of distribution in respect of Class A Additional Interest	\$0.000000
7.	The amount of distribution in respect of Class B Monthly Interest	\$4.862222
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	\$5.085490
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

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

		of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$58,190,957.07
	(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	\$3,009,876.21
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,685,324.70
2.	Prin	ncipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$45,698,903,036.29
	(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:	
		y 1, 1999 through July 26, 1999 1.13% y 27, 1999 through July 31, 1999 1.10%	
	(i)	The Class A Floating Allocation with respect to the related Monthly 0.870	
	(j)	The Class B Floating Allocation with respect to the related Monthly 0.045	
			-

(k)	The Collateral Floating Allocat with respect to the related Mon Period		

(1)	The Fixed Investor Percentage w respect to the related Monthly		N/A
(m)	The Class A Fixed Allocation wi respect to the related Monthly		N/A
(n)	The Class B Fixed Allocation wi respect to the related Monthly		
(0)	The Collateral Fixed Allocation respect to the related Monthly		
Deli	nquent Balances		
were	aggregate amount of outstanding delinquent as of the end of the ated Monthly Period:		
		Percentage of Total Receivables	Aggregate Account Balance
(a)	30 - 59 days:	1.82%	850,398,538.99
(b)	60 - 89 days:	0.92%	429,317,354.11
(c)	90 - 119 days:	0.66%	306,554,214.08
(d)	120 - 149 days:	0.54%	250,992,298.83
(e)	150 or more days:	0.90%	423,694,388.67
	Total	4.84%	2,260,956,794.68
Inve	stor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$2,071,838.21
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$1,802,499.22
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$93,232.72
(d)	The Collateral Default Amount f the related Monthly Period	or	\$176,106.27
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 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
6.	Inve	stor Servicing Fee	
	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$453,125.00
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$23,437.50
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$44,270.83
7.	Real	locations	
	(a)	The amount of Reallocated Collateral	

(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 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	\$6,671,760.64
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$336,633.47
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$635,863.55
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	\$6,943,635.64
	(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	

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

Counterparty

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SERIES 1995-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of August 16, 1999, and with respect to the performance of the trust during the month of July, 1999 is set forth below.

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

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

1.	The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$4.800000
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	\$4.888889
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	\$5.155556
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

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

		of Principal Receivables processed during the related Monthly Period which were allocated in respect of	
		the Class A Certificates	\$58,190,957.07
	(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	\$3,009,876.21
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,685,324.70
2.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$45,698,903,036.29
	(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:	
		July 1, 1999 through July 26, 1999 1.13% July 27, 1999 through July 31, 1999 1.10%	
	(i)	The Class A Floating Allocation with respect to the related Monthly Period 0.870	
	(j)	The Class B Floating Allocation	
	171	INC STADO D LIGHTING MILLOCALIUM	

(j) The Class B Floating Allocation with respect to the related Monthly $% \left\{ 1,2,\ldots ,n\right\}$

(k)	The Collateral Floating Allocat:	ion		
	with respect to the related Mon- Period	thly		0.085
(1)	The Fixed Investor Percentage warespect to the related Monthly			N/A
	respect to the related monthly	reriou		
(m)	The Class A Fixed Allocation wi			
	respect to the related Monthly	Period		N/A
(n)	The Class B Fixed Allocation wi	th		
	respect to the related Monthly	Period		N/A
(0)	The Collateral Fixed Allocation	with		
(0)	respect to the related Monthly		N/A	
Deli	nquent Balances			
were	aggregate amount of outstanding ledelinquent as of the end of the ted Monthly Period:			
		Percentag	e Agai	regate
		of Total Receivable	Aco	count Lance
		TCCCT Vabre	5 54	Lance
(a)	30 - 59 days:	1.82%	850,398	3,538.99
(b)	60 - 89 days:	0.92%	429,31	7,354.11
(c)	90 - 119 days:	0.66%	306,554	1,214.08
(d)	120 - 149 days:	0.54%	250,992	2,298.83
(e)	150 or more days:	0.90%	423,694	1,388.67
	Tota	1 4.84%	2,260,956	5,794.68
Inve	stor Default Amount			
(a)	The Aggregate Investor Default if for the related Monthly Period	Amount	\$2,071,8	020 21
	for the related monthly refrod			
(b)	The Class A Investor Default Amo	ount		
	for the related Monthly Period		\$1,802,4	199.22
(c)	The Class B Investor Default Amo	ount		
	for the related Monthly Period		\$93 , 232	.72
(d)	The Collateral Default Amount fo	or		
(/	the related Monthly Period		\$176,100	5.27
-				
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		6 0 0	1
	certificate principal amount		\$ 0.00	,

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

3.

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\$ 0.00

(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original \$ 0.00 certificate principal amount (e) The aggregate amount of Collateral Charge Offs for the related Monthly \$ 0.00 (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate \$ 0.00 principal amount (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 -----(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 (j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri-\$ 0.00 bution Date _____ (k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this \$ 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 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	\$6,508,248.97
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$336,633.47
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$635,863.55
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	\$6,780,123.97
	(b)	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 allocated in respect of the Class B Certificates \$350,695.97 _____ (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 \$662,426.05 11. Portfolio Yield (a) The Portfolio Yield for the related 13.73% Monthly Period (b) The Portfolio Adjusted Yield 5.71% ----C. LIBOR Determinations LIBOR rates for the Interest Period of July 15, 1999 through August 15, 1999: 5.18000%

> MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Douglas Hart

Ву:____ Name: Douglas Hart

Title: Executive Vice President

1995-E

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of August 16, 1999, and with respect to the performance of the trust during the month of July, 1999 is set forth below.

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

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

1.	The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$5.500000
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	\$5.035390
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	\$ 60,866,399.60
	(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	\$ 2,508,229.32
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$ 3,511,524.26
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	\$45,698,903,036.29
	(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:	
		July 1, 1999 through July 26, 1999 1.13% July 27, 1999 through July 31, 1999 1.10%	
	(i)	The Class A Floating Allocation with respect to the related Monthly Period0.910	
	(j)	The Class B Floating Allocation with respect to the related Monthly	0.038
	(k)	The Collateral Floating Allocation with respect to the related Monthly	

	Period0.053			
(3)				
(1)	The Fixed Investor Percer respect to the related Mo	-		N/A
(m)	The Class A Fixed Allocat respect to the related Mc			
(n)	The Class B Fixed Allocat respect to the related Mc			N/A
, ,	m. all. lat.			
(0)	The Collateral Fixed Allorespect to the related Mo			N/A
D-1:	name Dalaman			
	nquent Balances			
were	aggregate amount of outstarted delinquent as of the end attend Monthly Period:	_		
				ge Aggregate
			of Total Receivable	Account es Balance
, ,	20 50 1		1 000	050 200 520 00
	30 - 59 days:		1.82%	
(b)	60 - 89 days:		0.92%	
(c)	90 - 119 days:		0.66%	
(d)	120 - 149 days:		0.54%	250,992,298.83
(e)	150 or more days:		0.90%	423,694,388.67
		Total	4.84%	2,260,956,794.68
Inve	estor Default Amount			
(a)	The Aggregate Investor De	efault A	mount	
	for the related Monthly E	Period		\$2,071,838.04
(b)	The Class A Investor Defa for the related Monthly E		unt	\$1,885,372.64
(c)	The Class B Investor Defa	ault Amo	unt	
		for the related Monthly Period		\$77 , 693.85
(d)	The Collateral Default Am	mount fo	r	
	the related Monthly Perio	od		\$108,771.55

5. Investor Charge Offs

3.

(a)	The aggregate amount of	Class A	
	Investor Charge Offs for	the related	
	Monthly Period		\$ 0

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

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

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

\$ 0.00

\$ 0.00

\$ 0.00

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

	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$26,250,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$18,750,000.00
8. Co.	llect	ion of Finance Charge Receivables	
	(a)	of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Investment Proceeds and amounts, if any, withdrawn from the Reserve Account allocated in respect of the Class A	
		Certificates	\$7,091,853.40
	(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	\$292,246.42
	(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	\$409,145.48
9.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in	
		the Principal Funding Account on the related Transfer Date after taking into account deposits on such date prior to withdrawals	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date.	\$ 0.00
10.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds	
	. ,	on deposit in the Finance Charge Account on the related Transfer Date	\$6,807,478.40
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$280,527.67
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge	

	11.	Swa	p Cash Flows			
		(a)	The amount of the Net Swap Reco	eipt	\$388,739. 	86
		(b)	The amount of the Net Swap Pays for the related Transfer Date	ment	\$ 0.00	
	12.	Por	tfolio Yield			
		(a)	The Portfolio Yield for the re Monthly Period	lated		13.73%
		(b)	The Portfolio Adjusted Yield			4.51%
C.	Floa	ating	Rate Determinations			
	LIBO	DR ra	tes for the Interest Period			
	Coll	later	al Interest Determination			
-	July	y 15,	1999 through August 15, 1999:	5.1800	0%	
					ERICA BANK, L ASSOCIATION, r	
Bru	ce Cı	resce	nzo			
				By:		
				Name:	Bruce Crescenz Vice President	

1995-F

Account on the related Transfer Date \$392,739.23

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of August 16, 1999, and with respect to the performance of the trust during the month of July, 1999 is set forth below.

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

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

1.	The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$4.755556
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	\$4.844444
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	\$4.982222
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	\$87,286,432.25
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$4,514,815.34
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period	
	which were allocated in respect of the Collateral Interest	\$8,527,987.58
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	\$45,698,903,036.29
(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
		\$750,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1995-I as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$652,500,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$652,500,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$33,750,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$63,750,000.00
(h)	The Floating Investor Percentage with respect to the period:	
	July 1, 1999 through July 26, 1999 1.69% July 27, 1999 through July 31, 1999 1.65%	
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870
(j)	The Class B Floating Allocation	

	with respect to the rel	ated Monthl	Ιу		0.045
(k)	The Collateral Floating with respect to the rel Period				0.085
(1)	The Fixed Investor Percrespect to the related	_			N/A
(m)	The Class A Fixed Alloc respect to the related		riod N/A		
(n)	The Class B Fixed Alloc respect to the related		riod	N,	/A
(0)	The Collateral Fixed Al respect to the related				N/A
The were	nquent Balances aggregate amount of outs e delinquent as of the en ited Monthly Period:				
The were	aggregate amount of outs edelinquent as of the en	d of the da	ey on the Percenta of Tota	e last o ge #	
The were rela	aggregate amount of outs edelinquent as of the en	d of the da	ercenta of Tota eceivabl	ge Aless 850,	Aggregate Account Balance
The were rela	aggregate amount of outs delinquent as of the enuted Monthly Period: 30 - 59 days:	d of the da	Percenta of Tota eceivabl	ge	Aggregate Account Balance ,398,538.99
The were rela (a)	aggregate amount of outs delinquent as of the enuted Monthly Period: 30 - 59 days: 60 - 89 days:	d of the da	Percenta of Tota eceivabl	ge 1 1 es 850, 429, 306,	Aggregate Account Balance ,398,538.99
The were rela (a) (b) (c)	aggregate amount of outs edelinquent as of the ented Monthly Period: 30 - 59 days: 60 - 89 days: 90 - 119 days:	d of the da	2ercenta of Tota eceivabl 1.82%	ge	Aggregate Account Balance ,398,538.99 ,317,354.11 ,554,214.08
The were relations (a) (b) (c) (d)	aggregate amount of outs e delinquent as of the en ited Monthly Period: 30 - 59 days: 60 - 89 days: 90 - 119 days: 120 - 149 days:	d of the da	Percenta of Tota eceivabl	ge 1 1 es 850, 429, 306, 250, 423,	Aggregate Account Balance ,398,538.99 ,317,354.11 ,554,214.08
The were related (a) (b) (c) (d)	aggregate amount of outs e delinquent as of the en ited Monthly Period: 30 - 59 days: 60 - 89 days: 90 - 119 days: 120 - 149 days:	d of the da	2ercenta of Tota eceivabl 1.82% 0.92% 0.66% 0.54%	ge 1 1 es 850, 429, 250, 423,	Aggregate Account Balance ,398,538.99 ,317,354.11 ,554,214.08
The were relatively (a) (b) (c) (d) (e)	aggregate amount of outs e delinquent as of the en ited Monthly Period: 30 - 59 days: 60 - 89 days: 90 - 119 days: 120 - 149 days:	d of the da	1.82% 	ge 1 1 es 850, 429, 250, 423,	Aggregate Account Balance .398,538.99 .317,354.11 .554,214.08 .992,298.83

3.

	TOT CHE TOTACCA HOHOMET TOTTOA	+0/10/10/10
(b)	The Class A Investor Default Amount for the related Monthly Period	\$2,703,748.73
(c)	The Class B Investor Default Amount for the related Monthly Period	\$139,849.08
(d)	The Collateral Default Amount for	

the related Monthly Period

\$264,159.44 ----

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 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

	(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	\$9,762,372.82
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$504,950.21
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$953,795.31

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

\$10,170,185.32

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

\$526,043.96

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

\$993,639.06 _____

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.73%

(b) The Portfolio Adjusted Yield

5.78%

C. LIBOR Determinations

LIBOR rates for the Interest Period of July 15, 1999 through August 15, 1999: 5.18000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:

Name: Bruce Crescenzo
Title: Vice President

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1995-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of August 16, 1999, and with respect to the performance of the trust during the month of July, 1999 is set forth below.

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

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

1.	The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$4.808889
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	\$4.915556
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	\$5.137778
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

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

	which were allocated in respect of the Class A Certificates	\$58,190,957.07
(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	\$3,009,876.21
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,685,324.70
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	\$45,698,903,036.29
(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:	
	July 1, 1999 through July 26, 1999 1.13% July 27, 1999 through July 31, 1999 1.10%	
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870
(j)	The Class B Floating Allocation with respect to the related Monthly 0.045	
(k)	The Collateral Floating Allocation with respect to the related Monthly	

	Period		0.085
(1)	The Fixed Investor Percentage wirespect to the related Monthly I		N/A
(m)	The Class A Fixed Allocation wit respect to the related Monthly E		
(n)	The Class B Fixed Allocation wit respect to the related Monthly E		
(0)	The Collateral Fixed Allocation respect to the related Monthly F		
Deli	nquent Balances		
were	aggregate amount of outstanding ke delinquent as of the end of the sted Monthly Period:		
		Percentage of Total Receivables	
(a)	30 - 59 days:	1.82%	850,398,538.99
(b)	60 - 89 days:	0.92%	429,317,354.11
(c)	90 - 119 days:	0.66%	306,554,214.08
(d)	120 - 149 days:	0.54%	250,992,298.83
(e)	150 or more days:	0.90%	423,694,388.67
	Total		2,260,956,794.68
Inve	estor Default Amount		
(a)	The Aggregate Investor Default A for the related Monthly Period	Amount	\$2,071,838.21
(b)	The Class A Investor Default Amo	ount	\$1,802,499.22
(c)	The Class B Investor Default Amo for the related Monthly Period	ount	\$93 , 232.72
(d)	The Collateral Default Amount for the related Monthly Period	or	\$176,106.27
Inve	estor Charge Offs		
(a)	The aggregate amount of Class A Investor Charge Offs for the rel Monthly Period	lated	\$ 0.00
(b)	The aggregate amount of Class A Investor Charge Offs set forth i 5 (a) above per \$1,000 of origin certificate principal amount		\$ 0.00
(c)	The aggregate amount of Class B Investor Charge Offs for the rel Monthly Period	lated	\$ 0.00
(d)	The aggregate amount of Class B Investor Charge Offs set forth i	in	

4.

	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	\$6,508,248.97
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$336,633.47
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$635,863.55
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	\$6,780,123.97
	(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 \$350,695.97 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 \$662,426.05 11. Portfolio Yield (a) The Portfolio Yield for the related 13.73% Monthly Period (b) The Portfolio Adjusted Yield 5.71%

C. LIBOR Determinations

LIBOR rates for the Interest Period of July 15, 1999 through August 15, 1999:

5.18000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Douglas Hart

By:
Name: Douglas Hart
Title: Executive Vice President

1995-J

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of August 16, 1999, and with respect to the performance of the trust during the month of July, 1999 is set forth below.

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

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

1.	The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$4.791111
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	\$4.906667
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	\$5.022222
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	\$81,467,336.04
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$4,213,829.39
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,959,453.74
2.	Prin	ncipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$45,698,903,036.29
	(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:	
		July 1, 1999 through July 26, 1999 1.58% July 27, 1999 through July 31, 19991.54%	
	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870
	(j)	The Class B Floating Allocation with respect to the related Monthly	0.045
	(k)	The Collateral Floating Allocation with respect to the related Monthly	

	Period 0.085				
(1)	The Fixed Investor Perc respect to the related	_	od		N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly PeriodN/A				
(n)	The Class B Fixed Alloc respect to the related		od		N/A
(0)	The Collateral Fixed Al respect to the related				N/A
Deli	nquent Balances				
were	aggregate amount of outs delinquent as of the en ted Monthly Period:	_			
		of	ccentage Total eivables	Aco	regate count lance
(a)	30 - 59 days:	1.	82%	850 , 398	3,538.99
(b)	60 - 89 days:		92%	429,31	7,354.11
(c)	90 - 119 days:	0.	66%		4,214.08
(d)	120 - 149 days:	0.	54%		2,298.83
(e)	150 or more days:	0.	90%	423,694	1,388.67
		Total 4.	84%		956 , 794.68
Inve	stor Default Amount				
(a)	The Aggregate Investor for the related Monthly		ıt	\$2,900,5	573.38
(b)	The Class A Investor De for the related Monthly			\$2,523,4	198 . 78
(c)	The Class B Investor De for the related Monthly			\$130 , 525	5.83
(d)	The Collateral Default the related Monthly Per			\$246,548	3.77
Inve	stor Charge Offs				
(a)	The aggregate amount of Investor Charge Offs fo Monthly Period		1	\$ 0.00)
(b)	The aggregate amount of Investor Charge Offs se 5 (a) above per \$1,000 certificate principal a	t forth in of original		\$ 0.00)
(c)	The aggregate amount of Investor Charge Offs fo Monthly Period		ì	\$ 0.00)
(d)	The aggregate amount of Investor Charge Offs se 5 (c) above per \$1,000 certificate principal a	t forth in of original		\$ 0.00)

4.

(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	\$634,375.00
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$32,812.50
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$61,979.17
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$437,500.00
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 \$59,500,000.00 (d) The Class B Investor Interest as of the close of business on this Distribution \$31,500,000.00 Principal Funding Account (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date \$ 0.00 but prior to withdrawals) -----(b) The Accumulation Shortfall with respect to the related Monthly \$ 0.00 Period _____ (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related \$ 0.00 Transfer Date from the Reserve Account (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 9. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,111,548.00 (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$471,287.27 (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$890,208.90 _____ 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 \$9,492,173.00 (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 \$490,974.77

(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

\$927,396.40 -----

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.73%

(b) The Portfolio Adjusted Yield

5.73%

C. LIBOR Determinations

LIBOR rates for the Interest Period of July 15, 1999 through August 15, 1999: 5.18000%

> MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

1996-A

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of August 16, 1999, and with respect to the performance of the trust during the month of July, 1999 is set forth below.

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

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

1.	The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$4.835556
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	\$4.933333
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	\$5.256993
11.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

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

		which were allocated in respect of the Class A Certificates	\$58,190,957.07
	(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	\$3,009,876.21
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,685,324.70
2.	Prin	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$45,698,903,036.29
	(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:	
		July 1, 1999 through July 26, 1999 1.13% July 27, 1999 through July 31, 1999 1.10%	
	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.870
	(j)	The Class B Floating Allocation with respect to the related Monthly 0.045	
	(k)	The Collateral Floating Allocation with respect to the related Monthly Period	0.085

(1) The Fixed Investor Percentage with respect to the related Monthly Period N/A (m) The Class A Fixed Allocation with respect to the related Monthly Period N/A (n) The Class B Fixed Allocation with respect to the related Monthly Period N/A (o) The Collateral Fixed Allocation with respect to the related Monthly Period N/A -----3. Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: Percentage Aggregate of Total Account Receivables Balance (a) 30 - 59 days: 1.82%850,398,538.99 -----0.92%429,317,354.11 (b) 60 - 89 days: (c) 90 - 119 days: 0.66%306,554,214.08 (d) 120 - 149 days: 0.54%250,992,298.83 _____ _____ (e) 150 or more days: 0.90%423,694,388.67 -----Total 4.84% 2,260,956,794.68 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,071,838.21 (b) The Class A Investor Default Amount \$1,802,499.22 for the related Monthly Period (c) The Class B Investor Default Amount for the related Monthly Period \$93,232.72 (d) The Collateral Default Amount for the related Monthly Period \$176,106.27 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 \$ 0.00 certificate principal amount

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

	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$42,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$22,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,508,248.97
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$336,633.47
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$635,863.55
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	\$6,780,123.97
	(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	\$350,695.97
	(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

\$662,426.05 -----

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.73% -----

(b) The Portfolio Adjusted Yield

5.67%

C. LIBOR Determinations

LIBOR rates for the Interest Period of July 15, 1999 through August 15, 1999: 5.18000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION,

Bruce Crescenzo

Servicer

1996-B

\$5.071111

\$0.000000

FORM OF	' MONTHLY	CERTIFICATEHOLDERS'	STATEMENT

SERIES 1996-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of August 16, 1999, and with respect to the performance of the trust during the month of July, 1999 is set forth below.

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

- A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect of Class A Monthly Principal \$0.000000 2. The amount of distribution in respect of Class B Monthly Principal \$0.000000 -----3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000 4. The amount of distribution in respect of Class A Monthly Interest \$4.728889 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 \$4.853333 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

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

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

(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period

	which were allocated in respect of the Class A Certificates	\$58,190,957.07
(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	\$3,009,876.21
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,685,324.70
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	\$45,698,903,036.29
(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:	
	July 1, 1999 through July 26, 1999 1.13% July 27, 1999 through July 31, 1999 1.10%	
(i)	The Class A Floating Allocation with respect to the related Monthly Period 0.870	
(j)	The Class B Floating Allocation with respect to the related Monthly 0.045	
(k)	The Collateral Floating Allocation with respect to the related Monthly Period 0.085	

(1)	The Fixed Investor Percentarespect to the related Mont				N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period N/A				
(n)	The Class B Fixed Allocation respect to the related Month				N/A
(0)	The Collateral Fixed Alloca respect to the related Monti				
Deli	nquent Balances				
The were	aggregate amount of outstand e delinquent as of the end of ated Monthly Period:	_			
			Percentage of Total eceivables	Āc	gregate count lance
(a)	30 - 59 days:		1.82%		98 , 538.99
(b)	60 - 89 days:		0.92%	429,31	7,354.11
(c)	90 - 119 days:		0.66%	306,55	54,214.08
(d)	120 - 149 days:		0.54%	250,99	2,298.83
(e)	150 or more days:		0.90%	423,69	4,388.67
	T	otal	4.84%		956,794.68
Inve	estor Default Amount				
(a)	The Aggregate Investor Defa for the related Monthly Per		ount	\$2,071,	838.21
(b)	The Class A Investor Defaulfor the related Monthly Per		nt	\$1,802,	499.22
(c)	The Class B Investor Defaulfor the related Monthly Per		nt	\$93,232	2.72
(d)	The Collateral Default Amousthe related Monthly Period	nt for		\$176,10	06.27
Inve	estor Charge Offs				
(a)	The aggregate amount of Cla Investor Charge Offs for the Monthly Period		ted	\$ 0.0	00
(b)	The aggregate amount of Cla Investor Charge Offs set fo 5 (a) above per \$1,000 of o certificate principal amoun	rth in rigina		\$ 0.0	00
(c)	The aggregate amount of Cla Investor Charge Offs for the Monthly Period		ted	\$ 0.0	00
(d)	The aggregate amount of Cla Investor Charge Offs set fo 5 (c) above per \$1,000 of o certificate principal amoun	rth in rigina		\$ 0.0	00
	principal amoun	-			

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

	(b)	The amount of Reallocated Class B	
	/	Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$42,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$22,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,508,248.97
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$336,633.47
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$635,863.55
10.	Coll	ection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$6,780,123.97
	(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	\$350,695.97
	(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

\$662,426.05 -----

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.73% -----

(b) The Portfolio Adjusted Yield

5.79%

C. LIBOR Determinations

LIBOR rates for the Interest Period of July 15, 1999 through August 15, 1999: 5.18000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION,

Servicer

Bruce Crescenzo

By:
Name: Bruce Crescenzo
Title: Vice President

1996-C

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of August 16, 1999, and with respect to the performance of the trust during the month of July, 1999 is set forth below.

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

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

1.	The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$4.737778
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	\$4.862222
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	\$5.004444
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	\$113,706,464.66
(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	\$10,032,925.68
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$10,032,925.68
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	\$45,698,903,036.29
(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:	
	July 1, 1999 through July 26, 1999 2.25% July 27, 1999 through July 31, 1999 2.20%	
(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.850
(j)	The Class B Floating Allocation with respect to the related Monthly	0.075
(k)	The Collateral Floating Allocation with respect to the related Monthly	

	Period		0.075	
(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			
Deli	nquent Balances			
The were	aggregate amount of outstanding delinquent as of the end of the ted Monthly Period:			
		Percentage of Total Receivables	Ac	regate count lance
(a)	30 - 59 days:	1.82%	850 , 398	
(b)	60 - 89 days:	0.92%	429,317	
(c)	90 - 119 days:	0.66%	306,554	
(d)	120 - 149 days:	0.54%	250,992	,298.83
(e)	150 or more days:	0.90%	423,694	
	Total		2,260,95	6,794.68
Inve	stor Default Amount			
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$4,143,	676 . 55
(b)	The Class A Investor Default Am for the related Monthly Period	nount	\$3,522, 	124.87
(c)	The Class B Investor Default Am for the related Monthly Period	nount	\$310 , 77	5.84
(d)	The Collateral Default Amount f the related Monthly Period	For	\$310,77 	5.84
Inve	stor Charge Offs			
(a)	The aggregate amount of Class A Investor Charge Offs for the re Monthly Period		\$ 0.0	0
(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origin certificate principal amount	in	\$ 0.0	0
(c)	The aggregate amount of Class B Investor Charge Offs for the re Monthly Period		\$ 0.0	0
(d)	The aggregate amount of Class B Investor Charge Offs set forth 5 (c) above per \$1,000 of origin certificate principal amount	in	\$ 0.0	0

Period

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(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
Inve	stor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$885,416.67
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$78,125.00
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$78,125.00
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$625,000.00
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 \$75,000,000.00 (d) The Class B Investor Interest as of the close of business on this Distribution \$75,000,000.00 8. Principal Funding Account (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00 (b) The Accumulation Shortfall with respect to the related Monthly Period \$ 0.00 (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related \$ 0.00 Transfer Date _____ (d) The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account \$ 0.00 (e) Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date \$ 0.00 _____ 9. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$12,717,267.66 -----(b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,122,112.04 (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,122,112.04 _____ 10. Collection of Finance Charge Receivables (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates \$13,248,517.66 (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$1,168,987.04

(c) The aggregate amount of Collections of

Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest

\$1,168,987.04

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.73%

(b) The Portfolio Adjusted Yield

5.79%

C. LIBOR Determinations

LIBOR rates for the Interest Period of July 15, 1999 through August 15, 1999:

5.18000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION,

Bruce Crescenzo

1996-D

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of August 16, 1999, and with respect to the performance of the trust during the month of July, 1999 is set forth below.

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

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

1.	The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$4.755556
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	\$4.880000
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	\$5.115556
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	205 070 046 07
		the Class A Certificates	\$85,279,846.07
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$7,524,691.62
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,524,691.62
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	\$45,698,903,036.29
	(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:	
		July 1, 1999 through July 26, 1999 1.69% July 27, 1999 through July 31, 1999 1.65%	
	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.850
	(j)	The Class B Floating Allocation with respect to the related Monthly	
		period	0.075

(k)	The Collateral Floating Allocat	ion	
, ,	with respect to the related Mon Period		0.075
(1)	The Fixed Investor Percentage w respect to the related Monthly		N/A
(m)	The Class A Fixed Allocation wi respect to the related Monthly		
	respect to the related monthly	reriod 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	Aggregate Account Balance
(a)	30 - 59 days:	1.82%	850,398,538.99
(b)	60 - 89 days:	0.92%	429,317,354.11
(c)	90 - 119 days:	0.66%	306,554,214.08
(d)	120 - 149 days:	0.54%	250,992,298.83
(e)	150 or more days:	0.90%	423,694,388.67
	Total	4.84%	2,260,956,794.68
Inve	stor Default Amount		
(a)	The Aggregate Investor Default for the related Monthly Period	Amount	\$ 3,107,757.03
(b)	The Class A Investor Default Am for the related Monthly Period	ount	\$2,641,593.57
(c)	The Class B Investor Default Am for the related Monthly Period	ount	\$233,081.73
(d)	i) The Collateral Default Amount for the related Monthly Period		\$233,081.73
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	stor Servicing Fee	
(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$664,062.50
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$58,593.75
(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$58,593.75
(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$468,750.00

7.	Reallocations				
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00		
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00		
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$56,250,000.00		
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$56,250,000.00		
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	\$9,537,950.29		
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$841,583.69		
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$841,583.69		
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	\$9,936,387.79		
	(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			

(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

\$876,739.94 _____

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.73%

(b) The Portfolio Adjusted Yield

5.76%

C. LIBOR Determinations

LIBOR rates for the Interest Period of July 15, 1999 through August 15, 1999:

Class A and Class B determination -

5.18000% -----

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Douglas O. Hart

By:

Name: Douglas O. Hart
Title: Executive Vice President

1996-E

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SERIES 1996-G

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of August 16, 1999, and with respect to the performance of the trust during the month of July, 1999 is set forth below.

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

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

1.	The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$4.764444
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	\$4.915555
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	\$4.929514
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	\$56,853,232.36
	(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	\$5,016,462.39
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,016,462.39
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	\$45,698,903,036.29
	(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:	
		July 1, 1999 through July 26, 1999 1.13% July 27, 1999 through July 31, 1999 1.10%	
	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.850
	(j)	The Class B Floating Allocation with respect to the related Monthly Period	0.075

of Principal Receivables processed

(k)	The Collateral Floating Allocativith respect to the related Mont Period		0.075		
(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 respect to the related Monthly I		N/A		
Deli	nquent Balances				
were	aggregate amount of outstanding & delinquent as of the end of the ted Monthly Period:				
		Percentage of Total Receivable			
(a)	30- 59 days:	1.82%	850,398,538.99		
(b)	60 - 89 days:	 0.92%	429,317,354.11		
(c)	90 - 119 days:	0.66%	306,554,214.08		
(d)	120 - 149 days:	0.54%	250,992,298.83		
(e)	150 or more days:	0.90%	423,694,388.67		
	Total	L 4.84%	2,260,956,794.68		
Inve	stor Default Amount				
(a)	The Aggregate Investor Default Amount for the related Monthly Period		\$2,071,838.26		
(b)	The Class A Investor Default Amount for the related Monthly Period		\$1,761,062.46		
(c)	The Class B Investor Default Amount for the related Monthly Period		\$155 , 387.90		
(d)	The Collateral Default Amount for the related Monthly Period		\$155 , 387.90		
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 rel Monthly Period	Lated	\$ 0.00		

4.

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

	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$37,500,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$37,500,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The Principal Funding Investment Shortfall deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$6,358,633.80
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$561,055.93
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$561,055.93
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	\$6,624,258.80
	(b)	The aggregate amount of Collections of	

Finance Charge Receivables and Annual Membership Fees processed during the

7. Reallocations

related Monthly Period which were allocated in respect of the Class B Certificates $\,$

\$584,493.43

(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

\$584,493.43

11. Portfolio Yield

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

13.73%

(b) The Portfolio Adjusted Yield

5.74%

C. Floating Rate Determinations

LIBOR rates for the Interest Period of

July 15, 1999 through August 15, 1999: 5.18000%

- -----

Collateral Interest Determination for the Interest Period of

July 14, 1999 to August 13, 1999: 5.18125%

- -----

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:_

Name: Bruce Crescenzo
Title: Vice President

1996**-**G

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-H

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of August 16, 1999, and with respect to the performance of the trust during the month of July, 1999 is set forth below.

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

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

1.	The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4.	The amount of distribution in respect of Collateral Monthly Interest	\$4.734375
5.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000

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

2. The amount of the current monthly

accumulation in respect of Class A Deficiency Amounts

- 3. The amount of the current monthly accumulation in respect of Class A Additional Interest
- 4. The amount of the current monthly accumulation in respect of Class B Monthly Interest
- 5. The amount of the current monthly accumulation in respect of Class B Deficiency Amounts
- 6. The amount of the current monthly accumulation in respect of Class B Additional Interest

\$4.533333

\$0.000000

\$0.000000

\$4.684444

\$ 0.000000

\$0.000000

- C. Information Regarding the Current Quarterly Interest Distribution
 - 1. The total amount of distribution from the Interest Funding Account
- \$14,348,425.00

	2.		amount of the current quarterly erest distribution in respect of s A	\$13,149,500.00
	3.	The inte	amount of the current quarterly erest distribution in respect of as A set forth in 2 above per \$1,000	
			riginal certificate principal	\$ 12.891667
	4.		amount of the current quarterly erest distribution in respect of as B	\$1,198,925.00
	5.	inte Clas	amount of the current quarterly crest distribution in respect of ss B set forth in 4 above per \$1,000 original certificate principal	\$ 13.321389
		a a		
D.	Inf	ormat	ion Regarding the Performance of the Trust	
	1.	Coll	ection of Principal Receivables	
		(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of	
			the Class A Certificates	\$136,447,754.68
		(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of	
			the Class B Certificates	\$12,039,506.91
		(c)	of Principal Receivables processed during the related Monthly Period which were allocated in respect of	
			the Collateral Interest	\$12,039,506.91
	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	\$45,698,903,036.29
		(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-H as of the end of the day on the last day of the related Monthly Period	\$1,200,000,000.00
			-	
		(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-H as of the end of the day on the	
			last day of the related Monthly Period	\$1,200,000,000.00
		(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of	
			the end of the day on the last day of the related Monthly Period	\$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:		
	July 1, 1999 through July 26, 1999 2.70% July 27, 1999 through July 31, 1999 2.64%		
(i)	The Class A Floating Allocation with respect to the related Monthly Period		0.850
(j)	The Class B Floating Allocation with respect to the related Monthly period	0.075	
(k)	The Collateral Floating Allocation with respect to the related Monthly Period		0.075
(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 $$\rm N/A$$		
(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	Account
(a)	30 - 59 days:		1.82%	850,398,538.99
(b)	60 - 89 days:		0.92%	429,317,354.11
(c)	90 - 119 days:		0.66%	306,554,214.08
(d)	120 - 149 days:		0.54%	250,992,298.83
(e)	150 or more days:		0.90%	423,694,388.67
		Total	4.84%	2,260,956,794.68

4. Investor Default Amount

(a)	The Aggregate Investor Default Amount	
	for the related Monthly Period	\$4,972,411.36

(b)	The Class A Investor Default Amount for the related Monthly Period	\$4,226,549.74

(c) The Class B Investor Default Amount for the related Monthly Period $% \left\{ 1,2,\ldots ,n\right\} =0$

\$372,930.81

	(d)	The Collateral Default Amount for the related Monthly Period	\$372,930.81
5.	Inve	stor Charge Offs	
	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
	(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
	(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
	(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
	(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
	(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
	(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding	0.00
		this Distribution Date	\$ 0.00

	(a)	The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$1,062,500.00
	(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$93,750.00
	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$93,750.00
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$750,000.00
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$90,000,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$90,000,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
	(d)	The amount of all or the portion of the Reserve Draw Amount deposited in the Financ Charge Account on the related Transfer Date from the Reserve Account	e \$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Inter	est Funding Account	
	(a)	The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$14,348,425.00

(b)	The aggregate amount deposited into the Interest Funding Account with		
	respect to the Class A Certificates on the related Transfer Date	\$4,624,000.00	
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$421,600.00	
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$39,080.30	
10. Ava	silable Funds		
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$15,299,801.08 	
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,346,534.13	
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1,346,534.13	
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	\$15,937,301.08	
(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	\$1,402,784.13	
(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	\$1,402,784.13 	
12. Por	etfolio Yield		
(a)	The Portfolio Yield for the related Monthly Period	13.77%	
(b)	The Portfolio Adjusted Yield	5.88%	
LIBOR Determinations			
LIBOR rates for the related Interest Period:			
Class A	and Class B determination -	5.00000%	
Collater	ral Interest determination -	5.18125%	

E.

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Douglas O. Hart

1996-Н

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of August 16, 1999, and with respect to the performance of the trust during the month of July, 1999 is set forth below.

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

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

1.	The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4.	The amount of distribution in respect of Class A Monthly Interest	\$4.737778
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	\$4.924444
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	\$4.776042
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	\$113,706,464.66
	(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	\$10,032,925.68
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$10,032,925.68
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	\$45,698,903,036.29
	(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:	
		July 1, 1999 through July 26, 1999 2.25% July 27, 1999 through July 31, 1999 2.20%	
	(i)	The Class A Floating Allocation with respect to the related Monthly Period	0.850
	(j)	The Class B Floating Allocation with respect to the related Monthly period 0.075	

(k)	The Collateral Floating Allocat: with respect to the related Mont Period 0.075			
	161100 0.075			
(1)	The Fixed Investor Percentage wirespect to the related Monthly I		N/A 	
(m)	The Class A Fixed Allocation wit respect to the related Monthly I		N/A 	
(n)	The Class B Fixed Allocation wit	th		
	respect to the related Monthly I	Period	N/A 	
(0)	The Collateral Fixed Allocation respect to the related Monthly I		N/A	
Doli	nguent Ralanges			
	nquent Balances			
were	aggregate amount of outstanding & delinquent as of the end of the ted Monthly Period:			
		of Total	Aggregate Account Balance	
(a)	30 - 59 days:	1.82%	850,398,538.99	
(b)	60 - 89 days:	0.92%	429,317,354.11	
(c)	90 - 119 days:	0.66%	306,554,214.08	
(d)	120 - 149 days:	0.54%	250,992,298.83	
(e)	150 or more days:	0.90%	423,694,388.67	
(- /				
	Total	4.84%	2,260,956,794.68	
Inve	stor Default Amount			
(a)	The Aggregate Investor Default $\it P$ for the related Monthly Period	Amount	\$ 4,143,676.55	
(b)	The Class A Investor Default Amo for the related Monthly Period	ount	\$3,522,124.87	
(c)	The Class B Investor Default Amo	ount	\$310,775.84	
(d)	The Collateral Default Amount for the related Monthly Period		\$310,775.84	
Investor Charge Offs				
(a)	The aggregate amount of Class A			
(=)	Investor Charge Offs for the re- Monthly Period	lated	\$ 0.00	
(b)	The aggregate amount of Class A			
(2)	Investor Charge Offs set forth : 5 (a) above per \$1,000 of origin certificate principal amount		\$ 0.00	
(c)	The aggregate amount of Class B Investor Charge Offs for the re- Monthly Period	lated	\$ 0.00	
			·	

3.

4.

5.

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

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

6.

7. Reallocations

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

8. Principal Funding Account

- (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)
- \$ 0.00
- (b) The Accumulation Shortfall with respect to the related Monthly Period
- \$ 0.00
- (c) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date
- \$ 0.00
- (d) The amount of all or the portion of the
 Reserve Draw Amount deposited in the Finance
 Charge Account on the related
 Transfer Date from the Reserve Account \$ 0.00
 - \$ 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
- \$12,717,267.66 -----
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date
- \$1,122,112.04
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date
- \$1,122,112.04 -----

10. Collection of Finance Charge Receivables

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

in respect of the Class A Certificates \$13,248,517.66 -----(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$1,168,987.04 _____ (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral \$1,168,987.04 Interest 11. Portfolio Yield (a) The Portfolio Yield for the related Monthly Period 13.73% (b) The Portfolio Adjusted Yield 5.78% -----C. LIBOR Determinations LIBOR rates for the Interest Period of July 15, 1999 through August 15, 1999: Class A and Class B determination -5.18000% -----July 14, 1999 to August 13, 1999: Collateral Interest determination -5.18125% MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer Douglas O. Hart By: Name: Douglas O. Hart

1996-J

Title: Executive Vice President

FODM	OF	MONTHI V	CERTIFICATEHOLDERS'	CHVAEMENI
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SERIES 1996-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of August 16, 1999, and with respect to the performance of the trust during the month of July, 1999 is set forth below.

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

- A. Information Regarding the Current Monthly Distribution (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect of Class A Monthly Principal \$0.000000 2. The amount of distribution in respect of Class B Monthly Principal \$0.000000 3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000 _____ 4. The amount of distribution in respect of Class A Monthly Interest \$4.720000 5. The amount of distribution in respect \$0.000000 of Class A Deficiency Amounts _____ 6. The amount of distribution in respect of Class A Additional Interest \$0.000000 -----7. The amount of distribution in respect of Class B Monthly Interest \$4.915556 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 \$4.817708 -----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

	during the related Monthly Period	
	which were allocated in respect of	
	the Class A Certificates	\$113,706,464.66
(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	\$10,032,925.68
(c)	The aggregate amount of Collections	
(0)	of Principal Receivables processed	
	during the related Monthly Period	
	which were allocated in respect of	¢10 032 025 C0
	the Collateral Interest	\$10,032,925.68
Prin	cipal 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	\$45,698,903,036.29
(b)	The amount of Principal Receivables	
	in the Trust represented by the	
	Investor Interest of Series 1996-K as of the end of the day on the last	
	day of the related Monthly Period	\$1,000,000,000.00
(c)	The amount of Principal Receivables	
	in the Trust represented by the Adjusted Investor Interest of Series	
	1996-K as of the end of the day on the	
	last day of the related Monthly Period	\$1,000,000,000.00
(d)	The amount of Principal Receivables	
(- /	in the Trust represented by the	
	Class A Investor Interest as of	
	the end of the day on the last day of the related Monthly Period	\$850,000,000.00
	the related Hollenry reriod	
(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
	of the feraced monthly refloo	
(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	
(11)	respect to the period:	
	July 1, 1999 through July 26, 1999 2.25%	
	July 27, 1999 through July 31, 1999 2.20%	
(i)	The Class A Floating Allocation	
•	with respect to the related Monthly	
	Period 0.850	
(j)	The Class B Floating Allocation	
	with respect to the related Monthly	
	Period	0.075

of Principal Receivables processed

2.

		(k)	The Collateral Floating Allocation with respect to the related Month Period			0.075
		(1)	The Fixed Investor Percentage wirespect to the related Monthly Pe			N/A
		(m)	The Class A Fixed Allocation with respect to the related Monthly Po			N/A
		(n)	The Class B Fixed Allocation with respect to the related Monthly Po			N/A
		(0)	The Collateral Fixed Allocation respect to the related Monthly Po			N/A
	3.	Deli	nquent Balances			
		were	aggregate amount of outstanding be delinquent as of the end of the ted Monthly Period:			
			1	Percentage of Total Receivables	Ac	regate count lance
		(a)	30 - 59 days:	1.82%		8,538.99
		(b)	60 - 89 days:	0.92%	429,31	7,354.11
		(c)	90 - 119 days:	0.66%	306,55	4,214.08
		(d)	120 - 149 days:	0.54%	250,99	
		(e)	150 or more days:	0.90%	423,69	4,388.67
			Total	4.84%		6,794.68
	4.	Inve	stor Default Amount			
		(a)	The Aggregate Investor Default American for the related Monthly Period	mount	\$ 4,143	,676.55
		(b)	The Class A Investor Default Amor for the related Monthly Period	unt	\$3,522,	124.87
		(c)	The Class B Investor Default Amor for the related Monthly Period	unt	\$310,77	5.84
		(d)	The Collateral Default Amount for the related Monthly Period	r	\$310,77	5.84
5.	Inve	estor	Charge Offs			
		(a)	The aggregate amount of Class A Investor Charge Offs for the relationship Period	ated	\$ 0.0)
		(b)	The aggregate amount of Class A Investor Charge Offs set forth is 5 (a) above per \$1,000 of original certificate principal amount		\$ 0.0	0
		(c)	The aggregate amount of Class B Investor Charge Offs for the rela Monthly Period	ated	\$ 0.0	0
		(d)	The aggregate amount of Class B Investor Charge Offs set forth is 5 (c) above per \$1,000 of original certificate principal amount		\$ 0.0	0

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

7. Reallocations

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

		this Distribution Date	\$	0.00
	(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		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		,717,267.66
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1, 	122,112.04
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$1, 	122,112.04
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		,248,517.66
	(b)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$1, 	168,987.04

(c) The aggregate amount of Collections of

Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest

\$1,168,987.04

11. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.73%

(b) The Portfolio Adjusted Yield

5.79%

C. LIBOR Determinations

LIBOR rates for the Interest Period of

July 15, 1999 through August 15, 1999: Class A and Class B determination -

5.18000%

July 14, 1999 to August 13, 1999: Collateral Interest determination -

5.18125%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

Ву:___

Name: Bruce Crescenzo
Title: Vice President

1996-K

\$0.000000

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-L

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of August 16, 1999, and with respect to the performance of the trust during the month of July, 1999 is set forth below.

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

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

of any accrued and unpaid Collateral

Monthly Interest

- 1. The amount of distribution in respect of Class A Monthly Principal \$0.000000

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

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

 4. The amount of distribution in respect of Collateral Monthly Interest \$4.724042

 5. The amount of distribution in respect
- B. Information Regarding the current Monthly Accumulation into the Interest Funding Account (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
 - 1. The amount of the current monthly accumulation in respect of Class A Monthly Interest \$4.471111 2. The amount of the current monthly accumulation in respect of Class A Deficiency Amounts \$0.000000 3. The amount of the current monthly accumulation in respect of Class A Additional Interest \$0.000000 _____ 4. The amount of the current monthly accumulation in respect of Class ${\tt B}$ Monthly Interest \$4.657778 -----5. The amount of the current monthly accumulation in respect of Class B Deficiency Amounts \$ 0.000000 6. The amount of the current monthly accumulation in respect of Class B Additional Interest \$0.000000

1.		total amount of distribution from Interest Funding Account	\$5,900,465.27
2.		amount of the current quarterly rest distribution in respect of s A	\$5,403,756.94
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	\$ 12.714722
4.		amount of the current quarterly rest distribution in respect of s B	\$496,708.33
5.	inte	amount of the current quarterly rest distribution in respect of s B set forth in 4 above per \$1,000 riginal certificate principal nt	\$ 13.245555
Inf	ormat	ion Regarding the Performance of the Trust	
1.	Colle	ection of Principal Receivables	
	(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$56,853,232.36
	(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	\$5,016,462.39
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,016,462.39
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	\$45,698,903,036.29
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-L as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-L as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$425,000,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$425,000,000.00

D.

(f)	The amount of Principal 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:		
	July 1, 1999 through July 26, 1999 1.13%		
	July 27, 1999 through July 31, 1999 1.10%		
(i)	The Class A Floating Allocation with respect to the related Monthly Period 0.850		
(j)	The Class B Floating Allocation with respect to the related Monthly period		0.075
(k)	The Collateral Floating Allocation with respect to the related Monthly Period		0.075
(1)	The Fixed Investor Percentage with respect to the related Monthly Period		N/A
(m)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A	
(n)	The Class B Fixed Allocation with respect to the related Monthly Period		N/A
(0)	The Collateral Fixed Allocation with respect to the related Monthly Period		N/A
Deli	nquent Balances		
The	aggregate amount of outstanding balances in	the Acco	unts which

3.

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

			Percentage of Total Receivables	Aggregate Account Balance
(a)	30 - 59 days:		1.82%	850,398,538.99
(b)	60 - 89 days:		0.92%	429,317,354.11
(c)	90 - 119 days:		0.66%	306,554,214.08
(d)	120 - 149 days:		0.54%	250,992,298.83
(e)	150 or more days:		0.90%	423,694,388.67
		Total	4.84%	2,260,956,794.68

4. Investor Default Amount

(a) The	Aggregate Investor	Default Amount	
for	the related Monthl	y Period	\$2,071,838.26

- (b) The Class A Investor Default Amount for the related Monthly Period \$1,761,062.46 -----
- (c) The Class B Investor Default Amount for the related Monthly Period

\$155,387.90 -----

	(d)	The Collateral Default Amount for the related Monthly Period	\$155 , 387.90
5.	Inve	stor Charge Offs	
	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$ 0.00
	(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$ 0.00
	(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$ 0.00
	(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$ 0.00
	(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$ 0.00
	(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$ 0.00
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(i)	The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$ 0.00
	(j)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distri- bution Date	\$ 0.00
	(k)	The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
	(1)	The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00

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

		Servicer for the related Monthly 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 Financ Charge Account on the related Transfer Date from the Reserve Account	e \$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Inter	est Funding Account	
	(a)	The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$5,900,465.27

(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$1,900,222.22			
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$174,666.66			
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$16,070.89			
10 Ava	ilable Funds				
(a)	The amount of Class A Available Funds				
(α)	on deposit in the Finance Charge Account on the related Transfer Date	\$6,374,704.69			
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$561,055.93			
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$561,055.93			
11. Col	lection of Finance Charge Receivables				
(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates	\$6,640,329.69			
(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	\$584,493.43			
(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	\$584,493.43			
12. Por	etfolio Yield				
(a)	The Portfolio Yield for the related Monthly Period	13.77%			
(b)	The Portfolio Adjusted Yield	5.94%			
LIBOR Determinations					
LIBOR rates for the related Interest Period:					
Class A	and Class B determination -	5.00000%			
Collater	al Interest determination -	5.18125%			

Ε.

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

1996-L

CLASS A CUSIP 55262TBV4 CLASS B CUSIP 55262TBW2

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1996-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of August 16, 1999, and with respect to the performance of the trust during the month of July, 1999 is set forth below.

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

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

 1. The amount of distribution in respect

of Class A Monthly Principal \$0.000000

The amount of distribution in respect of Class B Monthly Principal

\$0.000000

 The amount of distribution in respect of Collateral Monthly Principal

\$0.000000

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

\$4.930208

 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

\$4.560000

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

\$4.755556

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

\$ 0.000000

Deficiency Amounts

6. The amount of the current monthly accumulation in respect of Class R

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

\$0.00000

- C. Information Regarding the Current Quarterly Interest Distribution
 - 1. The total amount of distribution from

	the 1	Interest Funding Account	\$6,018,322.92
2.		amount of the current quarterly rest distribution in respect of s A	\$5,511,187.50
3.	inter	amount of the current quarterly rest distribution in respect of s A set forth in 2 above per \$1,000 riginal certificate principal	\$ 12.967500
4.		amount of the current quarterly rest distribution in respect of B	\$507,135.42
5.	inter	amount of the current quarterly rest distribution in respect of s B set forth in 4 above per \$1,000 riginal certificate principal nt	\$ 13.523611
Info	ormati	ion Regarding the Performance of the Trust	
1.	Colle	ection of Principal Receivables	
	(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$56,853,232.36
		the class A Celtificates	
	(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	\$5,016,462.39
		the class b celtificates	
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$5,016,462.39
2.	Princ	cipal Receivables in the Trust	
	(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$45,698,903,036.29
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1996-M as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1996-M as of the end of the day on the last day of the related Monthly Period	\$500,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$425,000,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$425,000,000.00
	(f)	The amount of Principal Receivables	

D.

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

\$37,500,000.00

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

\$37,500,000.00

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

July 1, 1999 through July 26, 1999 1.13%

July 27, 1999 through July 31, 1999 1.10%
(i) The Class A Floating Allocation
 with respect to the related Monthly
 Period

0.850

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

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

(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. Delinguent Balances

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

			Percentage of Total Receivables	Aggregate Account Balance
(a)	30 - 59 days:		1.82%	850,398,538.99
(b)	60 - 89 days:		0.92%	429,317,354.11
(c)	90 - 119 days:		0.66%	306,554,214.08
(d)	120 - 149 days:		0.54%	250,992,298.83
(e)	150 or more days:		0.90%	423,694,388.67
		Total	4.84%	2,260,956,794.68

4. Investor Default Amount

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

\$2,071,838.26

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

\$1,761,062.46

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

\$155,387.90

(d) The Collateral Default Amount for the related Monthly Period \$155,387.90 _____ 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period \$ 0.00 (b) The aggregate amount of Class A 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 \$ 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 \$ 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 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

	(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 Financ Charge Account on the related	e
		Transfer Date from the Reserve Account	\$ 0.00
	(e)	Interest earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Inter	est Funding Account	
	(a)	The aggregate amount on deposit in the Interest Funding Account on	

the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)

The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates \$1,938,000.00 on the related Transfer Date _____ (c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date \$178,333.34 The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date \$16,391.89 _____ 10. Available Funds The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$6,375,025.69 _____ The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$561,055.93 -----The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$561,055.93 11. Collection of Finance Charge Receivables The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates \$6,640,650.69 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 $\ensuremath{\mathtt{B}}$ Certificates \$584,493.43 -----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 \$584,493.43 12. Portfolio Yield The Portfolio Yield for the related 13.77% Monthly Period (b) The Portfolio Adjusted Yield 5.83% E. LIBOR Determinations LIBOR rates for the related Interest Period: Class A and Class B determination -5.00000%

5.18125%

Collateral Interest determination -

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Douglas O. Hart

1996-M

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

FORM OF MONTHLY CERTIFICATEHOLDERS'STATEMENT

SERIES 1997-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of August 16, 1999, and with respect to the performance of the trust during the month of July, 1999 is set forth below.

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

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

1. The amount of distribution in respect	
of Class A Monthly Principal	\$0.000000
2. The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3. The amount of distribution in respect of Class C Monthly Principal	\$0.000000
4. The amount of distribution in respect of Class A Monthly Interest	\$4.746667
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	\$4.915556
8. The amount of distribution in respect of Class B Deficiency Amounts	\$0.000000
9. The amount of distribution in respect of Class B Additional Interest	\$0.000000
10. The amount of distribution in respect of Class C Monthly Interest	\$5.448889
11. The amount of distribution in respect of Class C Deficiency Amounts	\$0.000000
12. The amount of distribution in respect of Class C Additional Interest	\$ 0.000000

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

	(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$113,706,464.66
	(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	\$10,032,925.68
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class C Interest	\$10,032,925.68
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	\$45,698,903,036.29
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-B as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-B as of the end of the day on the last day of the related Monthly Period	\$1,000,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$850,000,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00
	(h)	The amount of Principal Receivables in the Trust represented by the Class C Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00
	(i)	The amount of Principal Receivables in the Trust represented by the Class C Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$75,000,000.00

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

> July 1, 1999 through July 26, 1999 2.25% July 27, 1999 through July 31, 1999 2.20%

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

0.850

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

0.075

(m) The Class C Floating Allocation with respect to the related Monthly Period 0.075

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

N/A

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

N/A

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

N/A

(q) The Class C 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)	30 - 59 days:		1.82%	850,398,538.99
(b)	60 - 89 days:		0.92%	429,317,354.11
(c)	90 - 119 days:		0.66%	306,554,214.08
(d)	120 - 149 days:		0.54%	250,992,298.83
(e)	150 or more days:		0.90%	423,694,388.67
		Total	4.84%	2,260,956,794.68

4. Investor Default Amount

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

\$ 4,143,676.55

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

\$3,522,124.87

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

\$310,775.84

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

\$310,775.84

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

6. Investor Servicing Fee

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 Class C 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 Class C Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Class C Investor Interest as of the close of business on this Distribution Date	\$75,000,000.00
	(d)	The Class C Adjusted Investor Interest as of the close of business on this Distribution Date	\$75,000,000.00
	(e)	The Class B Investor Interest as of the close of business on this Distribution Date	\$75,000,000.00
	(f)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date	\$75,000,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
	(e)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class C Available Funds	\$ 0.00

9. Reserve Account

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

(b) The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related \$ 0.00 Transfer Date (c) The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds \$ 0.00 (d) The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds \$ 0.00 (e) The amount of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class C Available Funds \$ 0.00 10. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$12,717,267.66 (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,122,112.04 (c) The amount of Class C Available Funds on deposit in the Finance Charge \$1,122,112.04 Account on the related Transfer Date 11. Collection of Finance Charge Receivables (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, allocated in respect of the Class A Certificates \$13,248,517.66 _____ (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$1,168,987.04 (c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Class C Interests \$1,168,987.04 12. Portfolio Yield (a) The Portfolio Yield for the related Monthly Period 13.73% _____ 5.74% (b) The Portfolio Adjusted Yield -----

C. LIBOR Determinations

LIBOR rates for the Interest Period of
July 15, 1999 through August 15, 1999: 5.18000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Douglas O. Hart

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

1997-B

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of August 16, 1999, and with respect to the performance of the trust during the month of July, 1999 is set forth below.

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

- A. Information Regarding the Current Monthly
 Distribution to Certificateholders (Stated on the Basis of
 \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect of Class A Monthly Principal \$0.000000 2. The amount of distribution in respect of Class B Monthly Principal \$0.000000 -----3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000 4. The amount of distribution in respect of Class A Monthly Interest \$4.702222 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 \$4.871111 _____ 8. The amount of distribution in respect of Class B Deficiency Amount \$ 0.000000 9. The amount of distribution in respect of Class B Additional Interest \$0.000000 10. The amount of distribution in respect of Collateral Monthly Interest \$4.817708 _____ 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	\$85,279,846.07
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$7,524,691.62
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,524,691.62
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	\$45,698,903,036.29
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-C as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-C as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$637,500,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$637,500,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$56,250,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period	\$56,250,000.00
(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$56,250,000.00
(i)	The Floating Investor Percentage with respect to the period:	
	July 1, 1999 through July 26, 1999 1.69% July 27, 1999 through July 31, 1999 1.65%	
(j)	The Class A Floating Allocation with respect to the related Monthly Period	0.850

0.850

2.

(k) The Class B Floating Allocation

	with respect to the related Mont period	thly	0.075		
(1)	The Collateral Floating Allocat: with respect to the related Mont Period		0.075		
(m)	The Fixed Investor Percentage wirespect to the related Monthly I		N/A 		
(n)	The Class A Fixed Allocation wit respect to the related Monthly I		N/A 		
(0)	The Class B Fixed Allocation wit respect to the related Monthly I		N/A		
(p)	The Collateral Fixed Allocation respect to the related Monthly I		N/A 		
Deli	nquent Balances				
were	aggregate amount of outstanding he delinquent as of the end of the ted Monthly Period:				
		Percentag of Total Receivable			
(a)	30 - 59 days:	1.82%	850,398,538.99		
(b)	60 - 89 days:	0.92%	429,317,354.11		
(c)	90 - 119 days:	0.66%	306,554,214.08		
(d)	120 - 149 days:	0.54%	250,992,298.83		
(e)	150 or more days:	0.90%	423,694,388.67		
	Total	4.84%	2,260,956,794.68		
Inve	stor Default Amount				
(a)	The Aggregate Investor Default $\it R$ for the related Monthly Period	Amount	\$3,107,757.03		
(b)	The Class A Investor Default Amo for the related Monthly Period	ount	\$2,641,593.57		
(c)	The Class B Investor Default Amo for the related Monthly Period	ount	\$233,081.73		
(d)	The Collateral Default Amount for the related Monthly Period	or	\$233,081.73		
Inve	Investor Charge Offs				
(a)	The aggregate amount of Class A Investor Charge Offs for the re- Monthly Period	lated	\$ 0.00		
(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origin certificate principal amount		\$ 0.00		

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

\$ 0.00

3.

4.

5.

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

6.

	(a)	The amount of Reallocated Collateral Principal Collections with respect to 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		,250,000.00
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distribution Date		, 250 , 000.00
8.	Prin	cipal Funding Account		
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$	0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$	0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$	0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$	0.00
	(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$	0.00
		(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$	0.00
		(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$	0.00
	(f)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$	0.00
9.	Avai	lable Funds		
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,	537 , 950.29

7. Reallocations

	(b)	The amount of Class B Available on deposit in the Finance Charcon the related Transfer Date		\$841,583.69
	(c)	The amount of Collateral Avail. Funds on deposit in the Finance Account on the related Transfer	e Charge	\$841,583.69
10.	Colle	ection of Finance Charge Receive	ables	
	(a)	The aggregate amount of Collectof Finance Charge Receivables a Membership Fees processed durit related Monthly Period, allocatin respect of the Class A Cert.	and Annual ng the ted	\$9,936,387.79
	(b)	The aggregate amount of Collectinance Charge Receivables and Membership Fees processed during related Monthly Period which we allocated in respect of the Clarectificates	Annual ng the ere	\$876,739.94
	(c)	The aggregate amount of Collect Finance Charge Receivables and Membership Fees processed during related Monthly Period which we allocated in respect of the Col Interest	Annual ng the ere	\$876,739.94
11.	Port:	folio Yield		
	(a)	The Portfolio Yield for the re. Monthly Period	lated	13.73%
	(b)	The Portfolio Adjusted Yield		5.81%
C. Floa	ating D	Rate Determinations		
		tes for the related Interest Pe and Class B determination -	riod:	5.18000%
Col	llater	al Interest determination -		5.18125%
Bruce (Cresce	nzo	MBNA AMERICA NATIONAL ASSO Servicer	
			By:	

	A CUSIP 55262TCF8 3 CUSIP 55262TCG6	Exhibit 20.2
FORM O	MONTHLY CERTIFICATEHOLDERS' STATEMENT	
SERIES	1997-E	
MBNA AI	MERICA BANK, NATIONAL ASSOCIATION	
MBNA M	ASTER CREDIT CARD TRUST II	
MONTHL	PERIOD ENDING JULY 31, 1999	
the Dispersors	Formation which is required to be prepared stribution Date of August 16, 1999, and with mance of the trust during the month of Julyoth below.	h respect to the , 1999 is
	gs set forth in the Pooling and Servicing A	
Di:	Formation Regarding the Current Monthly stribution to Certificateholders (Stated on 000 Original Certificate Principal Amount)	
1.	The amount of distribution in respect of Class A Monthly Principal	\$0.000000
2.	The amount of distribution in respect of Class B Monthly Principal	\$0.000000
3.	The amount of distribution in respect of Collateral Monthly Principal	\$0.000000
4.	The amount of distribution in respect of Collateral Monthly Interest	\$4.709375
5.	The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest	\$0.000000
Funding	Formation Regarding the current Monthly Acc g Account (Stated on the Basis of \$1,000 Or pal Amount).	
1.	The amount of the current monthly accumulation in respect of Class A Monthly Interest	\$4.791111
2.	The amount of the current monthly accumulation in respect of Class A Deficiency Amounts	\$0.000000
3.	The amount of the current monthly accumulation in respect of Class A Additional Interest	\$0.00000
4.	The amount of the current monthly accumulation in respect of Class B Monthly Interest	\$4.968889

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

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

Deficiency Amounts

\$0.000000 -----

\$ 0.000000

Inf	ormat	ion Regarding the Current Quarterly Interest	Dis	tribution
1.		total amount of distribution from Interest Funding Account	\$	0.00
2.		amount of the current quarterly rest distribution in respect of s A		0.00
3.	inte Clas	amount of the current quarterly trest distribution in respect of s A set forth in 2 above per \$1,000 riginal certificate principal nt	\$	0.000000
4.		amount of the current quarterly rest distribution in respect of s B	\$	0.00
5.	inte Clas	amount of the current quarterly trest distribution in respect of s B set forth in 4 above per \$1,000 riginal certificate principal nt		0.000000
Inf	ormat	ion Regarding the Performance of the Trust		
1.	Coll	ection of Principal Receivables		
	(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$85	,279,846.07
	(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		524 , 691.62
	(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 ,	524 , 691.62
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		,698,903,036.29
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-E as of the end of the day on the last day of the related Monthly Period		0,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-E as of the end of the day on the last day of the related Monthly Period	\$75 	0,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period		7,500,000.00

(e) The amount of Principal Receivables

C.

D.

	in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$637,500,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$56,250,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period	\$56,250,000.00
(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$56,250,000.00
(i)	The Floating Investor Percentage with respect to the period:	
	July 1, 1999 through July 26, 1999 1.69%	
	July 27, 1999 through July 31, 1999 1.65%	
(j)	The Class A Floating Allocation with respect to the related Monthly Period	0.850
(k)	The Class B Floating Allocation with respect to the related Monthly period	0.075
(1)	The Collateral Floating Allocation with respect to the related Monthly Period0.075	
(m)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(n)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(0)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(p)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A

3. Delinquent Balances

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

		Percentage of Total Receivables	Aggregate Account Balance
(a)	30 - 59 days:	1.82%	850,398,538.99
(b)	60 - 89 days:	0.92%	429,317,354.11
(C)	90 - 119 days:	0.66%	306,554,214.08
(d)	120 - 149 days:	0.54%	250,992,298.83
(e)	150 or more days:	0.90%	423,694,388.67

4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,107,757.03 _____ (b) The Class A Investor Default Amount for the related Monthly Period \$2,641,593.57 (c) The Class B Investor Default Amount for the related Monthly Period \$233,081.73 -----(d) The Collateral Default Amount for \$233,081.73 the related Monthly Period _____ 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period \$ 0.00 (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original \$ 0.000000 certificate principal amount (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original \$ 0.000000 certificate principal amount (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00 _____ (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate \$ 0.000000 principal amount (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.000000 _____ (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately 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

\$ 0.000000

(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this \$ 0.00 Distribution Date (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding \$ 0.000000 this Distribution Date 6. Investor Servicing Fee (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly \$664,062.50 -----(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly \$58,593.75 Period _____ (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly \$58,593.75 (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$468,750.00 7. Reallocations (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date \$ 0.00 (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00 (c) The Collateral Interest as of the close of business on this Distribution Date \$56,250,000.00 -----(d) The Class B Investor Interest as of the close of business on this Distribution Date \$56,250,000.00 (e) The Class B Adjusted Investor Interest as of the close of business on this Distribution \$56,250,000.00 Date 8. Principal Funding Account (a) The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$ 0.00 _____ (b) The Accumulation Shortfall with respect to the related Monthly Period \$ 0.00

(c) The Principal Funding Investment

	Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
	(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00
	(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 0.00
(f)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9. Inter	rest Funding Account	
(a)	The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$3,333,833.33
(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$3,054,333.33
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$279,500.00
(d)	The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
10. Ava	ailable Funds	
(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,537,950.29
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$841,583.69
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$841,583.69
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 \$9,936,387.79 _____ (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 \$876,739.94 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 \$876,739.94 Interest _____ 12. Portfolio Yield The Portfolio Yield for the related 13.73% Monthly Period -----(b) The Portfolio Adjusted Yield 5.80% E. Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -5.31000% -----Collateral Interest determination -5.18125%

> MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Douglas Hart

Ву:__

Name: Douglas Hart
Title: Executive Vice President

1997-E

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of August 16, 1999, and with respect to the performance of the trust during the month of July, 1999 is set forth below.

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

- A. Information Regarding the Current Monthly
 Distribution to Certificateholders (Stated on the Basis of
 \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect of Class A Monthly Principal \$0.000000 2. The amount of distribution in respect of Class B Monthly Principal \$0.000000 -----3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000 4. The amount of distribution in respect of Class A Monthly Interest \$5.500000 5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000 -----6. The amount of distribution in respect of Class A Additional Interest \$0.000000 7. The amount of distribution in respect of Class B Monthly Interest \$4.862222 8. The amount of distribution in respect of Class B Deficiency Amount \$ 0.000000 9. The amount of distribution in respect of Class B Additional Interest \$0.000000 _____ 10. The amount of distribution in respect of Collateral Monthly Interest \$4.759919 -----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	\$80,263,383.77
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$7,089,934.29
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,089,934.29
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	\$45,698,903,036.29
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-F as of the end of the day on the last day of the related Monthly Period	\$706,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-F as of the end of the day on the last day of the related Monthly Period	\$706,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$600,000,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$600,000,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$53,000,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period	\$53,000,000.00
	(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$53,000,000.00
	(i)	The Floating Investor Percentage with respect to the period:	
		July 1, 1999 through July 26, 1999 1.59% July 27, 1999 through July 31, 1999 1.55%	

(j) The Class A Floating Allocation

	with respect to the related Mont Period	hly	0.850
(k)	The Class B Floating Allocation with respect to the related Mont Period	hly	0.075
(1)	The Collateral Floating Allocati with respect to the related Mont Period		0.075
(m)	The Fixed Investor Percentage wi respect to the related Monthly P		N/A
(n)	The Class A Fixed Allocation wit respect to the related Monthly P		N/A
(0)	The Class B Fixed Allocation wit respect to the related Monthly P		N/A
(p)	The Collateral Fixed Allocation respect to the related Monthly P		N/A
Delinquent Balances			
were	aggregate amount of outstanding b delinquent as of the end of the ted Monthly Period:		
		Percentage	Aggregate

3.

			of Total Receivables	Account
(a)	30 - 59 days:		1.82%	850,398,538.99
(b)	60 - 89 days:		0.92%	429,317,354.11
(C)	90 - 119 days:		0.66%	306,554,214.08
(d)	120 - 149 days:		0.54%	250,992,298.83
(e)	150 or more days:		0.90%	423,694,388.67
		Total	4.84%	2,260,956,794.68

4. Investor Default Amount

(a) T	ne Aggregate Investor Def	fault Amount	
f	or the related Monthly Pe	eriod	\$2,925,435.50

- (b) The Class A Investor Default Amount for the related Monthly Period \$2,486,205.68 -----
- (c) The Class B Investor Default Amount for the related Monthly Period \$219,614.91
- (d) The Collateral Default Amount for the related Monthly Period \$219,614.91

5. Investor 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	\$ 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	\$625,000.01
(b)	The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period	\$55,208.33

(c) The amount of the Collateral Servicing

6.

		Servicer for the related Monthly	¢EE 200 22
		Period	\$55,208.33
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$441,250.00
7.	Real	locations	
	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$53,000,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$53,000,000.00
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distributi Date	on \$53,000,000.00
8.	Prin	cipal Funding Account	
	(a)	The principal amount on deposit in the Principal Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$ 0.00
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$ 0.00
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
	(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
		(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00
		(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 0.00

(f) Interest Earnings on funds on deposit

		Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Swap	Reserve Fund	
	(a)	The Swap Reserve Draw Amount on the related Transfer Date	\$0.00
	(b)	The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Fund	\$ 0.00
10.	Swap	Cash Flows	
	(a)	The amount of the Net Swap Receipt for the related Transfer Date	\$509,738.67
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$ 0.00
11.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$ 9,486,632.68
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$792,959.31
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$792,959.31
12.	Colle	ection of Finance Charge Receivables	
	(a)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds, amounts, if any, withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates	\$ 9,861,632.68
	(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	\$ 826,084.31
	(c)	The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$ 826,084.31

in the Reserve Account deposited in the

13. Portfolio Yield

	(b) The Portfolio Adjusted Yield		5.87%
C.	Floating Rate Determinations		
	LIBOR rates for the related Interest E Class A and Class B determination -		5.18000%
	Collateral Interest determination -	-	5.18125%
D.	Information regarding the status of the Interest Rate Swap and the Swap Counter		
	1. Has the Interest Reserve Account bee established?	en	No
	2. Has the Interest Reserve Account bee funded?	en	No
	3. The aggregate amount of funds withdom the Interest Reserve Account, if any		\$ 0.00
	4. How any funds withdrawn from the Int Reserve Account were utilized?	erest	
	N/A		
	5. Has the Interest Rate Swap been Term	ninated?	No
		MBNA AMERICA BANK, NATIONAL ASSOCIATI Servicer	
Brı	uce Crescenzo		
		By: Name: Bruce Cres Title: Vice Presi	

13.73%

Monthly Period

1997-F

MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-I

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of August 16, 1999, and with respect to the performance of the trust during the month of July, 1999 is set forth below.

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

- A. Information Regarding the Current Monthly
 Distribution to Certificateholders (Stated on the Basis of
 \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect of Class A Monthly Principal \$0.000000 2. The amount of distribution in respect of Class B Monthly Principal \$0.000000 -----3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000 4. The amount of distribution in respect of Class A Monthly Interest \$5.458333 5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000 -----6. The amount of distribution in respect of Class A Additional Interest \$0.000000 7. The amount of distribution in respect of Class B Monthly Interest \$4.880000 8. The amount of distribution in respect of Class B Deficiency Amount \$ 0.000000 9. The amount of distribution in respect of Class B Additional Interest \$0.000000 10. The amount of distribution in respect of Collateral Monthly Interest \$4.859375 -----11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest \$0.000000 _____
- B. Information Regarding the Performance of the Trust
 - 1. Principal Receivables
 - (a) The aggregate amount of Collections

		of Principal Receivables processed during the related Monthly Period, wich were allocated in respect of the Class A Certificates	\$85,279,846.07
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$7,524,691.62
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,524,691.62
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	\$45,698,903,036.29
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-I as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-I as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$637,500,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$637,500,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$56,250,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period	\$56,250,000.00
	(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$56,250,000.00
	(i)	The Floating Investor Percentage with respect to the period:	
		July 1, 1999 through July 26, 1999 1.69%	

July 27, 1999 through July 31, 1999 1.65%

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

3. Delinquent Balances

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

			Percentage of Total Receivables	Account
(a)	30 - 59 days:		1.82%	850,398,538.99
(b)	60 - 89 days:		0.92%	429,317,354.11
(c)	90 - 119 days:		0.66%	306,554,214.08
(d)	120 - 149 days:		0.54%	250,992,298.83
(e)	150 or more days:		0.90%	423,694,388.67
		Total	4.84%	2,260,956,794.68

4. Investor Default Amount

	for the related Monthly Period	\$3,107,757.03
(a)	The Aggregate Investor Default Amount	

- (b) The Class A Investor Default Amount for the related Monthly Period \$2,641,593.57
- (c) The Class B Investor Default Amount for the related Monthly Period \$233,081.73
- -----
- (d) The Collateral Default Amount for the related Monthly Period

\$233,081.73

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	\$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

6.

	(c)	The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly			
		Period	\$58 	3,593.75	
	(d)	The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period	\$4	58,750.00	
		relaced Monthly relica			
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		5,250,000.00 	
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$50	5,250,000.00 	
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distributi Date		5,250,000.00	
8.	Coll	ection of Finance Charge Receivables			
	(a)	Class A Available Funds plus Servicer Interchange Allocated to Class A	\$.	10,432,337.29	
	(b)	Class B Available Funds plus Servicer Interchange Allocated to Class B	\$.	876,739.94	
	(c)	Collateral Interest Available Funds plus Servicer Interchange Allocated to the Collateral Interest	\$	876,739.94	
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	\$	0.00	
		but prior to withdrawals)	ې 	0.00	
	(b)	The Accumulation Shortfall with respect to the related Monthly Period	\$	0.00	
	(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$	0.00	
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$	0.00	
10.	0. Reserve Account				
	(a)	The Reserve Draw Amount on the related Transfer Date	\$	0.00	

related Transfer Date

	(b)	The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$	0.00
	(c)	The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$	0.00
11.	Swap	Reserve Fund		
		The Swap Reserve Draw Amount on the related Transfer Date	\$0.	.00
	(b)	The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Fund	\$	0.00
12.	Swap	Cash Flows		
		The amount of the Net Swap Receipt for the related Transfer Date	\$49	95,949.50
	(b)	The amount of the Net Swap Payment for the related Transfer Date	\$	0.00
13. Av	ailab	le Funds		
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$10	0,033,899.79
	(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	841,583.69
	(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$	841,583.69
14.	Port	folio Yield		
	(a)	The Portfolio Yield for the related Monthly Period13.73%		
	(d)	The Portfolio Adjusted Yield5.83%		
	-	Rate Determinations		
		tes for the related Interest Period:		
		determination -5.18000%		
Col	later	al Interest determination -5.18125%		
		ion regarding the status of the Rate Swap and the Swap Counterparty		
1.		the Interest Reserve Account been blished?No		
2.		the Interest Reserve Account been ed?No		
3.		aggregate amount of funds withdrawn from Interest Reserve Account, if any	\$(-	0.00

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

N/A

5. Has the Interest Rate Swap been Terminated?

No

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Douglas O. Hart

By:____

Name: Douglas O. Hart
Title: Executive Vice President

1997-I

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of August 16, 1999, and with respect to the performance of the trust during the month of July, 1999 is set forth below.

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

- A. Information Regarding the Current Monthly
 Distribution to Certificateholders (Stated on the Basis of
 \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect of Class A Monthly Principal \$0.000000 2. The amount of distribution in respect of Class B Monthly Principal \$0.000000 -----3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000 4. The amount of distribution in respect of Class A Monthly Interest \$4.711111 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 \$4.871111 _____ 8. The amount of distribution in respect of Class B Deficiency Amount \$ 0.000000 9. The amount of distribution in respect of Class B Additional Interest \$0.000000 10. The amount of distribution in respect of Collateral Monthly Interest \$4.838542 _____ 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	\$85,279,846.07
	(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$7,524,691.62
	(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,524,691.62
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	\$45,698,903,036.29
	(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-J as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00
	(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-J as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00
	(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$637,500,000.00
	(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$637,500,000.00
	(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$56,250,000.00
	(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period	\$56,250,000.00
	(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$56,250,000.00

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

July 1, 1999 through July 26, 1999 1.69%

July 27, 1999 through July 31, 1999 1.65%

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

(k)	The Class B Floating Allocation with respect to the related Mont period	thly	0.075		
(1)	The Collateral Floating Allocat:	ion			
, ,	with respect to the related Mont Period		0.075		
(m)	The Fixed Investor Percentage with respect to the related Monthly I		N/A 		
(n)	The Class A Fixed Allocation wit respect to the related Monthly I		N/A 		
(0)	The Class B Fixed Allocation wit respect to the related Monthly I		N/A 		
(p)	The Collateral Fixed Allocation respect to the related Monthly I				
Deli	nquent Balances				
were	aggregate amount of outstanding & delinquent as of the end of the ted Monthly Period:				
		of Total	Aggregate Account Balance		
(a)	30 - 59 days:	1.82%			
(b)	60 - 89 days:	0.92%	429,317,354.11		
(c)	90 - 119 days:	0.66%	306,554,214.08		
(d)	120 - 149 days:	0.54%	250,992,298.83		
(e)	150 or more days:	0.90%	423,694,388.67		
	Total	4.84%	2,260,956,794.68		
Inve	stor Default Amount				
(a)	The Aggregate Investor Default $\it P$ for the related Monthly Period	Amount	\$3,107,757.03		
(b)	The Class A Investor Default Amo for the related Monthly Period	ount	\$2,641,593.57		
(c)	The Class B Investor Default Amo for the related Monthly Period	ount	\$233,081.73		
(d)	The Collateral Default Amount for the related Monthly Period	or	\$233,081.73		
Investor Charge Offs					
(a)	The aggregate amount of Class A Investor Charge Offs for the re- Monthly Period	lated	\$ 0.00		
(b)	The aggregate amount of Class A Investor Charge Offs set forth 5 (a) above per \$1,000 of origin certificate principal amount		\$ 0.00		
(c)	The aggregate amount of Class B Investor Charge Offs for the re-	lated			

3.

4.

5.

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

6.

7. Reallocations

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

\$56,250,000.00

8. Principal Funding Account

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

9. Available Funds

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

5.18125%

Collateral Interest determination -

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:

Name: Bruce Crescenzo
Title: Vice Presiden

CLASS A CUSIP 55262TCS0 CLASS B CUSIP 55262TCT8

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1997-K

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of August 16, 1999, and with respect to the performance of the trust during the month of July, 1999 is set forth below.

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

- A. Information Regarding the Current Monthly
 Distribution to Certificateholders (Stated on the Basis of
 \$1,000 Original Certificate Principal Amount).
 - 1. The amount of distribution in respect of Class A Monthly Principal \$0.000000 2. The amount of distribution in respect of Class B Monthly Principal \$0.000000 -----3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000 4. The amount of distribution in respect of Class A Monthly Interest \$4.711111 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 \$4.888889 _____ 8. The amount of distribution in respect of Class B Deficiency Amount \$ 0.000000 9. The amount of distribution in respect of Class B Additional Interest \$0.000000 10. The amount of distribution in respect of Collateral Monthly Interest \$4.901042 _____ 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	\$85,279,846.07
(b)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates	\$7 , 524 , 691.62
(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$7,524,691.62
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	\$45,698,903,036.29
(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-K as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00
(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-K as of the end of the day on the last day of the related Monthly Period	\$750,000,000.00
(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period	\$637,500,000.00
(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period	\$637,500,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$56,250,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period	\$56,250,000.00
(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$56,250,000.00
(i)	The Floating Investor Percentage with respect to the period:	
	July 1, 1999 through July 26, 1999 1.69% July 27, 1999 through July 31, 1999 1.65%	
(j)	The Class A Floating Allocation with respect to the related Monthly Period	0.850

0.850 _____

2.

(k) The Class B Floating Allocation

	with respect to the related Mon- period 0.075	thly	
(1)	The Collateral Floating Allocat. with respect to the related Monre Period		0.075
(m)	The Fixed Investor Percentage warespect to the related Monthly		N/A
(n)	The Class A Fixed Allocation wirespect to the related Monthly		N/A
(0)	The Class B Fixed Allocation wirespect to the related Monthly		N/A
(p)	The Collateral Fixed Allocation respect to the related Monthly		N/A
Deli	nquent Balances		
were	aggregate amount of outstanding landled delinquent as of the end of the ted Monthly Period:		
		Percentage of Total Receivables	
(a)	30 - 59 days:	1.82%	850,398,538.99
(b)	60 - 89 days:	0.92%	429,317,354.11
(c)	90 - 119 days:	0.66%	306,554,214.08
(d)	120 - 149 days:	0.54%	250,992,298.83
(e)	150 or more days:	0.90%	423,694,388.67
	Total	4.84%	2,260,956,794.68
Inve	stor Default Amount		
(a)	The Aggregate Investor Default a for the related Monthly Period	Amount	\$3,107,757.03
(b)	The Class A Investor Default Ame for the related Monthly Period	ount	\$2,641,593.57
(c)	The Class B Investor Default Ame for the related Monthly Period	ount	\$233,081.73
(d)	The Collateral Default Amount for the related Monthly Period	or	\$233,081.73
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		\$ 0.00

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

\$ 0.00

3.

4.

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

	(a)	The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date	\$ 0.00
	(b)	The amount of Reallocated Class B Principal Collections with respect to this Distribution Date	\$ 0.00
	(c)	The Collateral Interest as of the close of business on this Distribution Date	\$56,250,000.00
	(d)	The Class B Investor Interest as of the close of business on this Distribution Date	\$56,250,000.00
	(e)	The Class B Adjusted Investor Interest as of the close of business on this Distributi Date	on \$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 to be treated as Class A Available Funds	\$ 0.00
	(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00
	(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date from the Reserve Account	\$ 0.00
		(1) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds	\$ 0.00
		(2) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class B Available Funds	\$ 0.00
	(f)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00
9.	Avai	lable Funds	
	(a)	The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$9,537,950.29

7. Reallocations

		(b)	The amount of Class B Available on deposit in the Finance Charc on the related Transfer Date			841 , 583.	69
		(c)	The amount of Collateral Availar Funds on deposit in the Finance Account on the related Transfer	e Charge		\$841 , 583.	69
	10.	Coll	ection of Finance Charge Receive	ables			
		(a)	The aggregate amount of Collect of Finance Charge Receivables at Membership Fees processed during related Monthly Period, any Property Funding Investment Proceeds and if any withdrawn from the Research allocated in respect of the Certificates	and Annuang the incipal diamounts	s unt	\$9,936,3	87 . 79
		(b)	The aggregate amount of Collect Finance Charge Receivables and Membership Fees processed during related Monthly Period, any Pringled Investment Proceeds and if any withdrawn from the Research which were allocated in rest	Annual ng the incipal d amount: rve Acco	S	\$876,739	.94
		(c)	The aggregate amount of Collect Finance Charge Receivables and Membership Fees processed during related Monthly Period which we allocated in respect of the Collect Interest	Annual ng the ere		\$876,739	.94
	11.	Port	folio Yield				
		(a)	The Portfolio Yield for the re- Monthly Period	lated			13.73%
		(b)	The Portfolio Adjusted Yield				5.80%
C.	Float	ting :	Rate Determinations				
			tes for the related Interest Pe and Class B determination -	riod:			3000%
	Coli	later	al Interest determination -			5.1	8125%
				MBNA AMI NATIONA Service	L ASSOC		
Doi	uglas	Hart					
				By: Name: Title:	Dougla		President

1997-K

FORM	OF	MONTHLY	CERTIFICATEHOLDERS'	STATEMENT

SERIES 1997-M

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of August 16, 1999, and with respect to the performance of the trust during the month of July, 1999 is set forth below.

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

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

\$0.000000

The amount of distribution in respect of Class B Monthly Principal

\$0.000000

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

\$0.000000

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

\$4.734375

 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

\$4.817778

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

\$0.00000

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

\$0.000000

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

\$4.960000

 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 -----

\$0.00000

С.	Inf	ormat	ion Regarding the Current Quarterly Interest	Dis	tribution
	1.		total amount of distribution from Interest Funding Account	\$	0.00
	2.		amount of the current quarterly rest distribution in respect of s A	\$	0.00
	3.	inte Clas	amount of the current quarterly rest distribution in respect of s A set forth in 2 above per \$1,000 riginal certificate principal	\$	0.000000
	4.		amount of the current quarterly rest distribution in respect of s B	 \$	0.00
	5.	inte	amount of the current quarterly rest distribution in respect of s B set forth in 4 above per \$1,000 riginal certificate principal nt	\$	0.000000
D.	Inf	ormat.	ion Regarding the Performance of the Trust		
	1.	Coll	ection of Principal Receivables		
		(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates		,279,846.07
		(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		524,691.62
		(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest		524 , 691.62
	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		,698,903,036.29
		(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-M as of the end of the day on the last day of the related Monthly Period		0,000,000.00
		(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-M as of the end of the day on the last day of the related Monthly Period		0,000,000.00
		(d)	The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period		7,500,000.00
		(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest		

	as of the end of the day on the last day of the related Monthly Period	\$637,500,000.00
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$56,250,000.00
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period	
(h)	The amount of Principal Receivables in the Trust represented by the Collatera Interest as of the end of the day on to last day of the related Monthly period	l he
(i)	The Floating Investor Percentage with respect to the period:	
July 1, 1999	through July 26, 19991.69%	
July 27, 199	9 through July 31, 19991.65%	
(j)	The Class A Floating Allocation with respect to the related Monthly Period	0.850
(k)	The Class B Floating Allocation with respect to the related Monthly period 0.075	
(1)	The Collateral Floating Allocation with respect to the related Monthly Period	0.075
(m)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A
(n)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A
(0)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A
(p)	The Collateral Fixed Allocation with respect to the related Monthly Period	N/A
3. Deli	nquent Balances	
were	aggregate amount of outstanding balance e delinquent as of the end of the day on ted Monthly Period:	
		ntage Aggregate otal Account ables Balance

		Receivables	Dalance
(a)	30 - 59 days:	1.82%	850,398,538.99
(b)	60 - 89 days:	0.92%	429,317,354.11
(c)	90 - 119 days:	0.66%	306,554,214.08
(d)	120 - 149 days:	0.54%	250,992,298.83
(e)	150 or more days:	0.90%	423,694,388.67

Total 4.84% 2,260,956,794.68

4	Investor	Dof - 111+	7m011n+

4.	Inve	estor Default Amount		
	(a)	The Aggregate Investor Default Amount for the related Monthly Period	\$3, 	,107,757.03
	(b)	The Class A Investor Default Amount for the related Monthly Period	\$2, 	,641,593.57
	(c)	The Class B Investor Default Amount for the related Monthly Period		33,081.73
	(d)	The Collateral Default Amount for the related Monthly Period		33,081.73
5.	Inve	estor Charge Offs		
	(a)	The aggregate amount of Class A Investor Charge Offs for the related Monthly Period	\$	0.00
	(b)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount	\$	0.000000
	(c)	The aggregate amount of Class B Investor Charge Offs for the related Monthly Period	\$	0.00
	(d)	The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount	\$	0.000000
	(e)	The aggregate amount of Collateral Charge Offs for the related Monthly Period	\$	0.00
	(f)	The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount	\$	0.000000
	(g)	The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately pre- ceding this Distribution Date	\$	0.00
	(h)	The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$	0.00000
	(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

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

reimbursed on the Transfer Date

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

	Period	\$ 0.00		
(c)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00		
(d)	The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds	\$ 0.00		
(e)	The amount of all or a portion of the Reserve Draw Amount deposited in the FinanceCharge Account on the related Transfer Date from the Reserve Account	\$ 0.00		
	(1) The Reserve Draw Amount deposited in the FinanceCharge Account to be treated as Class A Available Funds	\$ 0.00		
	(2) The Reserve Draw Amount deposited in the FinanceCharge Account to be treated as Class B Available Funds	\$ 0.00		
(f)	Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date	\$ 0.00		
9. Inter	est Funding Account			
(a)	The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals)	\$3,350,333.33		
(b)	The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date	\$3,071,333.33 		
(c)	The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date	\$279,000.00		
(d)	The Interest Funding Investment Proceeds 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	\$9,537,950.29		
(b)	The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$841,583.69		
(c)	The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date	\$841,583.69		

1	1.	Collection	of Finance	Chargo	Pocoizzable
н		COLLECTION	or rinance	unarde	Receivable

(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

\$9,936,387.79 -----

(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

\$876,739.94

(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

\$876,739.94

12. Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period

13.73%

(b) The Portfolio Adjusted Yield

5.77%

E. Floating Rate Determinations

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

5.31000%

Collateral Interest determination -

5.18125%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Douglas O. Hart

By:

Name: Douglas O. Hart

Title: Executive Vice President

1997-M

FORM	OF	MONTHLY	CERTIFICATEHOLDERS'	STATEMENT

SERIES 1997-N

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of August 16, 1999, and with respect to the performance of the trust during the month of July, 1999 is set forth below.

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

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

\$0.000000

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

\$0.000000

3. The amount of distribution in respect

\$0.000000

of Collateral Monthly Principal

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

\$4.709375

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

\$0.000000

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

\$4.506667

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

\$0.000000

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

\$0.000000 _____

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

\$4.648889

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

\$ 0.000000

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

\$0.000000

С.	Inf	ormat:	ion Regarding the Current Quarterly Interest	Distribution
	1.		total amount of distribution from Interest Funding Account	\$10,696,481.25
	2.	The amount of the current quarterly interest distribution in respect of Class A set forth in 2 above per \$1,000 of original certificate principal amount The amount of the current quarterly interest distribution in respect of		\$9,804,112.50
	3.			\$ 12.815833
	4.			\$892,368.75
	5.	inte	amount of the current quarterly rest distribution in respect of s B set forth in 4 above per \$1,000 riginal certificate principal nt	\$ 13.220278
D.	Inf	ormat:	ion Regarding the Performance of the Trust	
	1.	Colle	ection of Principal Receivables	
		(a)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates	\$102,335,815.30
		(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	\$9,029,629.69
		(c)	The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest	\$9,029,629.69
	2.	Principal Receivables in the Trust		
		(a)	The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period	\$45,698,903,036.29
		(b)	The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1997-N as of the end of the day on the last day of the related Monthly Period	\$900,000,000.00
		(c)	The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1997-N as of the end of the day on the last day of the related Monthly Period	\$900,000,000.00
		(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	\$765,000,000.00
		(e)	The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest	

	as of the end of the day on the last day of the related Monthly Period	\$765,000,000.00		
(f)	The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period	\$67,500,000.00		
(g)	The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period	\$67,500,000.00		
(h)	The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period	\$67,500,000.00		
(i)	The Floating Investor Percentage with respect to the period:			
	July 1, 1999 through July 26, 19992.03%			
	July 27, 1999 through July 31, 19991.98%			
(j)	The Class A Floating Allocation with respect to the related Monthly Period 0.850			
(k)	The Class B Floating Allocation with respect to the related Monthly period	0.075		
(1)	The Collateral Floating Allocation with respect to the related Monthly Period0	.075		
(m)	The Fixed Investor Percentage with respect to the related Monthly Period	N/A 		
(n)	The Class A Fixed Allocation with respect to the related Monthly Period	N/A 		
(0)	The Class B Fixed Allocation with respect to the related Monthly Period	N/A 		
(p)	The Collateral Fixed Allocation with 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 of Total Receivables	Aggregate Account Balance
(a)	30 - 59 days:	1.82%	850,398,538.99
(b)	60 - 89 days:	0.92%	429,317,354.11
(c)	90 - 119 days:	0.66%	306,554,214.08
(d)	120 - 149 days:	0.54%	250,992,298.83
(e)	150 or more days:	0.90%	423,694,388.67

4. Investor Default Amount (a) The Aggregate Investor Default Amount \$3,729,308.47 for the related Monthly Period _____ (b) The Class A Investor Default Amount for the related Monthly Period \$3,169,912.27 -----(c) The Class B Investor Default Amount \$279,698.10 for the related Monthly Period (d) The Collateral Default Amount for the related Monthly Period \$279,698.10 -----5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period \$ 0.00 _____ (b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original \$ 0.000000 certificate principal amount _____ (c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$ 0.00 (d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.000000 (e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00 (f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate \$ 0.000000 principal amount _____ (g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00 _____ (h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.000000 (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately pre-\$ 0.00 ceding this Distribution Date (j) The aggregate amount of Class B Investor Charge Offs set forth in

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

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

(d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class B Available Funds S 0.00 (e) The amount of all or a portion of the Reserve Draw Amount deposited in the FinanceCharge Account on the related Transfer Date from the Reserve Account (1) The Reserve Draw Amount deposited in the FinanceCharge Account to be treated as Class A Available Funds (2) The Reserve Draw Amount deposited in the FinanceCharge Account to be treated as Class B Available Funds (3) The Aggregate amount deposited in the Finance Charge Account on the related Transfer Date 9. Interest Funding Account (a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposite on such date but prior to withdrawals) (b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date (c) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date (d) The Interest Funding Investment Froceeds deposited in the Finance Charge Account on the related Transfer Date 10. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date 51,009,900.45		The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds	\$ 0.00
Reserve Draw Amount deposited in the FinanceCharge Account on the Reserve Account (1) The Reserve Draw Amount deposited in the FinanceCharge Account to be treated as Class A Available Funds (2) The Reserve Draw Amount deposited in the FinanceCharge Account to be treated as Class B Available Funds (3) The Reserve Draw Amount deposited in the FinanceCharge Account to be treated as Class B Available Funds (4) Interest Earnings on funds on deposit in the Reserve Account deposited in the Finance Charge Account on the related Transfer Date (5) Interest Funding Account (6) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) (6) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date (6) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date (7) The Available Funds (8) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date (8) The Amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date (9) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date (1) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date (2) The amount of Collateral Available Funds on deposit in the Finance Charge Funds on deposit in the Finance Charge	(d)	Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated as Class	\$ 0.00
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the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date (d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date 10. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$11,474,732.39	(b)	the Interest Funding Account with respect to the Class A Certificates	
Proceeds deposited in the Finance Charge Account on the related Transfer Date 10. Available Funds (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date (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	(c)	the Interest Funding Account with respect to the Class B Certificates	
(a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$11,474,732.39 (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,009,900.45 (c) The amount of Collateral Available Funds on deposit in the Finance Charge	(d)	Proceeds deposited in the Finance Charge Account on the related	
on deposit in the Finance Charge Account on the related Transfer Date \$11,474,732.39 (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$1,009,900.45 (c) The amount of Collateral Available Funds on deposit in the Finance Charge	10. Ava	ilable Funds	
on deposit in the Finance Charge Account on the related Transfer Date \$1,009,900.45 (c) The amount of Collateral Available Funds on deposit in the Finance Charge	(a)	on deposit in the Finance Charge Account	
Funds on deposit in the Finance Charge	(b)	on deposit in the Finance Charge Account	
Account on the related frankler Date \$1,009,900.45	(c)		\$1,009,900.45

11. Co	llection of Finance Charge Receiv	<i>r</i> ables	
(a)	The aggregate amount of Collect of Finance Charge Receivables a Membership Fees processed during related Monthly Period, allocat in respect of the Class A Certi	and Annual ng the ted	\$11,952,857.39
(b)	The aggregate amount of Collect Finance Charge Receivables and Membership Fees processed during related Monthly Period which we allocated in respect of the Clar Certificates	Annual ng the ere	\$1,052,087.95
(c)	The aggregate amount of Collect Finance Charge Receivables and Membership Fees processed durin related Monthly Period which we allocated in respect of the Col Interest	Annual ng the ere	\$1,052,087.95
12. Po	rtfolio Yield		
(a)	The Portfolio Yield for the rel Monthly Period	ated	13.77%
(b)	The Portfolio Adjusted Yield		5.91%
E. Floating	Rate Determinations		
	ates for the related Interest Per and Class B determination -	riod:	5.00000%
Collate	ral Interest determination -		5.18125%
		MBNA AMERICA NATIONAL ASS Servicer	

Douglas O. Hart

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

CLASS A CUSI262TDC4Exhibit 20.32 CLASS B CUSIP 55262TDD2 FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT SERTES 1998-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of August 16, 1999, and with respect to the performance of the trust during the month of July, 1999 is set forth below.

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

- A. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
- 1. The amount of distribution in respect of Class A Monthly Principal\$0.000000
- 2. The amount of distribution in respect of Class B Monthly Principal\$0.000000 ______
- 3. The amount of distribution in respect of Collateral Monthly Principal\$0.000000 ______
- 4. The amount of distribution in respect of Class A Monthly Interest\$4.702222
- 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\$4.835556

- 8. The amount of distribution in respect of Class B Deficiency Amount\$ 0.000000
- 9. The amount of distribution in respect of Class B Additional Interest\$0.000000
- 10. The amount of distribution in respect of Collateral Monthly Interest\$4.776042 _____
- 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 \$85,279,846.07 ______
- (b) The aggregate amount of Collections of

Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$7,524,691.62

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,524,691.62

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$45,698,903,036.29

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1998-A as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1998-A as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$637,500,000.00

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$637,500,000.00

(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$56,250,000.00

(g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$56,250,000.00

(h) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$56,250,000.00

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

July 1, 1999 through July 26, 1999 1.69% July 27, 1999 through July 31, 19991.65%

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

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

(1) The Collateral Floating Allocation with respect to the related Monthly Period 0.075

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

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

N/A

(o) The Class B Fixed Allocation with respect to the related Monthly Period N/A (p) The Collateral Fixed Allocation with respect to the related Monthly Period N/A 3. Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.82%850,398,538.99 (b) 60 - 89 days: 0.92%429, 317, 354.11 - -----(c) 90 - 119 days: 0.66% 306,554,214.08 - -----(d) 120 - 149 days: 0.54%250, 992, 298.83 (e) 150 or more days: 0.90%423,694,388.67 _ _____ Total4.84%2,260,956,794.68 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,107,757.03 (b) The Class A Investor Default Amount for the related Monthly Period \$2,641,593.57 (c) The Class B Investor Default Amount for the related Monthly Period \$233,081.73 (d) The Collateral Default Amount for the related Monthly Period \$233,081.73 -----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

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

of original certificate principal amount \$ 0.00

immediately preceding this Distribution Date\$

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

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

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

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

6. Investor Servicing Fee

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

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

7.Reallocations

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

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

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

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

8. Principal Funding Account

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

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

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

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

- 9.Available Funds
- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,537,950.29
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$841,583.69
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$841,583.69
- 10. Collection of Finance Charge Receivables
- (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$9,936,387.79

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$876,739.94

(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 \$876,739.94

11.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 13.73%

- -----

(b) The Portfolio Adjusted Yield 5.82%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -5.18000%

Collateral Interest determination - 5.18125%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Douglas O. Hart

Title: Executive Vice President

1998-A

CLASS A CUSI262TDF7Exhibit 20.33 CLASS B CUSIP 55262TDG5

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-C

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of August 16, 1999, and with respect to the performance of the trust during the month of July, 1999 is set forth below.

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

- A. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
- 1. The amount of distribution in respect of Class A Monthly Principal\$0.000000 ______
- 2. The amount of distribution in respect of Class B Monthly Principal\$0.000000
- 3. The amount of distribution in respect of Collateral Monthly Principal\$0.000000 _____
- 4. The amount of distribution in respect of Class A Monthly Interest\$4.675556
- 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\$4.826667
- 8. The amount of distribution in respect of Class B Deficiency Amount\$ 0.000000 ______
- 9. The amount of distribution in respect of Class B Additional Interest\$0.000000
- 10. The amount of distribution in respect of Collateral Minimum Monthly Interest\$5.291667
- 11. The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest\$0.000000
- B. Information Regarding the Performance of the Trust
- 1. Collection of Principal Receivables
- (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$85,279,846.07

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$7,524,691.62

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,524,691.62

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$45,698,903,036.29

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1998-C as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1998-C as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$637,500,000.00

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$637,500,000.00

(f)The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$56,250,000.00

(g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$56,250,000.00

(h) The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$56,250,000.00

(i) The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$56,250,000.00

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

July 1, 1999 through July 26, 19991.69% July 27, 1999 through July 31, 19991.65%

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

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

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

(n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (q) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3. Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.82%850,398,538.99 (b) 60 - 89 days: 0.92%429, 317, 354.11 _ _____ (c) 90 - 119 days: 0.66% 306,554,214.08 - -----(d) 120 - 149 days: 0.54%250, 992, 298.83 (e) 150 or more days: 0.90%423,694,388.67 Total4.84%2,260,956,794.68 4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,107,757.03

(b) The Class A Investor Default Amount for the related Monthly Period \$2,641,593.57 -----

(c) The Class B Investor Default Amount for the related Monthly Period \$233,081.73

(d) The Collateral Default Amount for the related Monthly Period \$233,081.73

5. Investor Charge Offs

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

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

amount\$ 0.00 ______

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

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

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

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

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

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

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

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

related Monthly Period \$468,750.00 ______

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

- ------

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

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

8.Principal Funding Account

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

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

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

9.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,537,950.29
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$841,583.69
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$841,583.69
- 10. Collection of Finance Charge Receivables
- (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$9,936,387.79

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$876,739.94

(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 \$876,739.94

- 11.Portfolio Yield
- (a) The Portfolio Yield for the related Monthly Period 13.73%
- (b) The Portfolio Adjusted Yield 5.79%
- C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -5.18000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Douglas O. Hart

By:

Name: Douglas O. Hart

Title: Executive Vice President

1998-C

CLASS A CUS262TDH3Exhibit 20.34 CLASS B CUSIP55262TDJ9

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of August 16, 1999, and with respect to the performance of the trust during the month of July, 1999 is set forth below.

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

- A. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
- 1. The amount of distribution in respect of Class A Monthly Principal \$0.000000
- 2.The amount of distribution in respect of Class B Monthly Principal\$0.000000
- 3.The amount of distribution in respect of Collateral Monthly Principal\$0.000000
- 4. The amount of distribution in respect of Class A Monthly Interest\$4.833333
- 5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000
- 6.The amount of distribution in respect of Class A Additional Interest\$0.000000
- 7. The amount of distribution in respect of Class B Monthly Interest\$4.826667
- 8.The amount of distribution in respect of Class B Deficiency Amount\$ 0.000000
- 9.The amount of distribution in respect of Class B Additional Interest\$0.000000
- 10. The amount of distribution in respect of Collateral Minimum Monthly Interest \$5.250000
- 11. The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest\$0.000000

B.Information Regarding the Performance of the Trust

- 1.Collection of Principal Receivables
- (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$63,541,848.21

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$5,618,439.01

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,618,439.01

- 2. Principal Receivables in the Trust
- (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$45,698,903,036.29
- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1998-D as of the end of the day on the last day of the related Monthly Period \$559,000,000.00
- (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1998-D as of the end of the day on the last day of the related Monthly Period \$559,000,000.00

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$475,000,000.00

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$475,000,000.00

(f)The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$42,000,000.00

(g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$42,000,000.00

(h) The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$42,000,000.00

(i) The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$42,000,000.00

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

July 1, 1999 through July 26, 1999 1.26% July 27, 1999 through July 31, 19991.23%

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

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

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

(n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (q) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3. Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.82%850,398,538.99 (b) 60 - 89 days: 0.92%429, 317, 354.11 _ _____ (c) 90 - 119 days: 0.66% 306,554,214.08 - -----(d) 120 - 149 days: 0.54%250, 992, 298.83 (e) 150 or more days: 0.90%423,694,388.67 Total4.84%2,260,956,794.68 4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,316,315.17

(b) The Class A Investor Default Amount for the related Monthly Period \$1,968,246.25

(c) The Class B Investor Default Amount for the related Monthly Period \$174,034.46

(d) The Collateral Default Amount for the related Monthly Period \$174,034.46

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 \$

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

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

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

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

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

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

6. Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

- ------

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

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

8. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$7,517,879.26

- (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$654,632.69
- (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 \$654,632.69

9. Principal Funding Account

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

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

- 10.Reserve Account
- (a) The Reserve Draw Amount on the related Transfer Date \$ 0.00
- (b) The Reserve Draw Amount deposited in the Finance Charge Account to be treated as Class A Available Funds \$ 0.00
- (c) The Reserve Draw Amount deposited in the Finance Charge Account to be

treated as Class B Available Funds \$ 0.00

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

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

(b) The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds\$ 0.00

- 12. Swap Cash Flows
- (a) The amount of the Net Swap Receipt for the related Transfer Date\$114,295.55

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

- 13.Available Funds
- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$7,221,004.26 ______
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$628,382.69

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$628,382.69

- 14.Portfolio Yield
- (a) The Portfolio Yield for the related Monthly Period 13.73%
- (b) The Portfolio Adjusted Yield 5.88%
- C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -5.18000%

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

5.Has the Interest Rate Swap been terminated?No $\,$

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

1998-D

CLASS A CUSI262TDK6Exhibit 20.35 CLASS B CUSIP 55262TDL4

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-E

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of August 16, 1999, and with respect to the performance of the trust during the month of July, 1999 is set forth below.

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

- A. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
- 1. The amount of distribution in respect of Class A Monthly Principal \$0.000000
- 2.The amount of distribution in respect of Class B Monthly Principal\$0.00000
- 3.The amount of distribution in respect of Collateral Monthly Principal\$0.000000
- 4.The amount of distribution in respect of Collateral Minimum Monthly Interest\$5.500000
- 5. The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest\$0.000000
- -----
- B. Information Regarding the current Monthly Accumulation into the Interest Funding Account (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
- 1. The amount of the current monthly accumulation in respect of Class A Monthly Interest\$ 4.848889
- 2. The amount of the current monthly accumulation in respect of Class A

Deficiency Amounts\$ 0.000000

- 3.The amount of the current monthly accumulation in respect of Class A Additional Interest\$ 0.000000
- 4. The amount of the current monthly accumulation in respect of Class B Monthly Interest\$ 5.013333
- 5.The amount of the current monthly accumulation in respect of Class B Deficiency Amounts\$ 0.000000
- 6.The amount of the current monthly accumulation in respect of Class B Additional Interest\$ 0.000000

C. Information Regarding the Current Quarterly Interest Distribution

1.The total amount of distribution from the Interest Funding Account \$ 0.00

2.The amount of the current quarterly interest distribution in respect of Class A\$ 0.00

3.The amount of the current quarterly interest distribution in respect of Class A set forth in 2 above per \$1,000 of original certificate principal amount\$ 0.000000

4.The amount of the current quarterly interest distribution in respect of Class B\$ 0.00 $\,$

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

D.Information Regarding the Performance of the Trust

1. Collection of Principal Receivables

(a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$100,329,234.14

(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 \$8,855,725.54

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$8,855,725.54

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$45,698,903,036.29

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1998-E as of the end of the day on the last day of the related Monthly Period \$882,400,000.00

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1998-E as of the end of the day on the last day of the related Monthly Period \$882,400,000.00

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$750,000,000.00

(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$66,200,000.00

(g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$66,200,000.00

(h) The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$66,200,000.00

(i) The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$66,200,000.00

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

July 1, 1999 through July 26, 1999 1.99% July 27, 1999 through July 31, 19991.94%

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

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

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

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

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

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

(g) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A

3.Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.82%850,398,538.99 - -----

(b) 60 - 89 days: 0.92%429, 317, 354.11

(c) 90 - 119 days:0.66%306,554,214.08

_ _____ _ _____

(d) 120 - 149 days: 0.54%250, 992, 298.83

(e) 150 or more days: 0.90%423,694,388.67

- -----

Total4.84%2,260,956,794.68

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for

the related Monthly Period \$3,656,379.93	
(b) The Class A Investor Default Amount for the related Monthly Period \$3,107,757.29	
(c) The Class B Investor Default Amount for the related Monthly Period \$274,311.32	
(d) The Collateral Default Amount for the related Monthly Period \$274,311.32	
5.Investor Charge Offs	
(a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$	0.00
(b) The aggregate amount of Class A Investor Charge Offs set forth in 5 (a) above per \$1,000 of original certificate principal amount\$ 0.00	
(c) The aggregate amount of Class B Investor Charge Offs for the related Monthly Period \$	0.00
(d) The aggregate amount of Class B Investor Charge Offs set forth in 5 (c) above per \$1,000 of original certificate principal amount \$ 0.00	
(e) The aggregate amount of Collateral Charge Offs for the related Monthly Period \$ 0.00	
(f) The aggregate amount of Collateral Charge Offs set forth in 5 (e) above per \$1,000 of original certificate principal amount \$	0.00
(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Dates	\$ 0.00
(h) The aggregate amount of Class A Investor Charge Offs set forth in 5 (g) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00	
(i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date	\$ 0.00
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00	
(1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000	

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

(a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$781,250.01

(b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$68,958.33

(c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$68,958.33

(d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$551,500.00

7.Reallocations

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

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

(c) The Collateral Interest Amount as of the close of business on this Distribution Date \$66,200,000.00

(d) The Collateral Interest Adjusted Amount as of the close of business on the Distribution Date\$66,200,000.00

(e) The Class B Investor Interest as of the close of business on this Distribution Date \$66,200,000.00

(f) The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$66,200,000.00

8. Principal Funding Account

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

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

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

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

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

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

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

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

9. Interest Funding Account

- (a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$3,968,549.34
- (b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$3,636,666.67
- (c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$331,882.67
- (d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$ 0.00

10.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$11,221,117.67
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$990,450.99
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$990,450.99

11. Collection of Finance Charge Receivables

- (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$11,689,867.67
- (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$1,031,825.99
- (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 \$1,031,825.99

12.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 13.73%

- -----

(b) The Portfolio Adjusted Yield 5.66%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -5.31000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Douglas O. Hart

Ву:___

Name: Douglas O. Hart

Title: Executive Vice President

1998-E

CLASS A CUSI262TDM2Exhibit 20.36 CLASS B CUSIP 55262TDN0

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1998-F

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of August 16, 1999, and with respect to the performance of the trust during the month of July, 1999 is set forth below.

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

- A. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
- 1. The amount of distribution in respect of Class A Monthly Principal \$0.000000
- 2.The amount of distribution in respect of Class B Monthly Principal \$0.000000
- 3.The amount of distribution in respect of Collateral Monthly Principal\$0.000000
- 4. The amount of distribution in respect of Collateral Minimum Monthly Interest\$5.375000
- 5. The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest\$0.000000
- B.Information Regarding the current Monthly Accumulation into the Interest Funding Account (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
- 1.The amount of the current monthly accumulation in respect of Class A Monthly Interest \$ 4.661111

2.The amount of the current monthly
accumulation in respect of Class A
Deficiency Amounts\$ 0.000000

- 3.The amount of the current monthly accumulation in respect of Class A Additional Interest\$ 0.000000
- 4. The amount of the current monthly accumulation in respect of Class B Monthly Interest\$ 4.821111
- 5.The amount of the current monthly accumulation in respect of Class B Deficiency Amounts\$ 0.000000
- 6. The amount of the current monthly

accumulation in respect of Class B Additional Interest 0.000000

- C. Information Regarding the Current Quarterly Interest Distribution
- 1.The total amount of distribution from the Interest Funding Account 0.00

2.The amount of the current quarterly interest distribution in respect of Class A\$ 0.00 $\,$

3. The amount of the current quarterly interest distribution in respect of Class A set forth in 2 above per \$1,000 of original certificate principal

amount\$ 0.000000

4. The amount of the current quarterly interest distribution in respect of Class B\$ 0.00

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

- D.Information Regarding the Performance of the Trust
- 1. Collection of Principal Receivables
- (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$56,853,232.36
- (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 \$5,016,462.39
- (c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,016,462.39
- 2.Principal Receivables in the Trust
- (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$45,698,903,036.29
- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1998-F as of the end of the day on the last day of the related Monthly Period \$500,000,000.00
- (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1998-F as of the end of the day on the last day of the related Monthly Period \$500,000,000.00
- (d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$425,000,000.00
- (e)The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$425,000,000.00

(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$37,500,000.00

(g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$37,500,000.00

(h) The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$37,500,000.00

(i) The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$37,500,000.00

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

July 1, 1999 through July 26, 1999 1.13% July 27, 1999 through July 31, 19991.10%

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

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

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

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

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

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

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

3. Delinquent Balances

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

PercentageAggregate of TotalAccount ReceivablesBalance

(a) 30 - 59 days:1.82%850,398,538.99

(b) 60 - 89 days:0.92%429,317,354.11

- -----

(c) 90 - 119 days:0.66%306,554,214.08

- -----

(d) 120 - 149 days: 0.54%250, 992, 298.83

- -----

(e)150 or more days:0.90%423,694,388.67

- -----

Total4.84%2,260,956,794.68

4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$2,071,838.26
(b) The Class A Investor Default Amount for the related Monthly Period \$1,761,062.46
(c) The Class B Investor Default Amount for the related Monthly Period \$155,387.90
(d) The Collateral Default Amount for the related Monthly Period \$155,387.90
5.Investor Charge Offs
(a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00
(b) The aggregate amount of Class A 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 preceding this Distribution Date \$ 0.00
(j) The aggregate amount of Class B Investor Charge Offs set forth in 5 (i) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00
(k) The aggregate amount of Collateral Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00
(1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00

6.Investor Servicing Fee

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

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

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

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

7.Reallocations

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

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

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

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

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

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

8. Principal Funding Account

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

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

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

(1) The Reserve Draw Amount deposited in the Finance Charge Account to be

treated as Class A Available Funds \$ 0.00

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

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

9. Interest Funding Account

- (a) The aggregate amount on deposit in the Interest Funding Account on the related Transfer Date (after taking into account deposits on such date but prior to withdrawals) \$4,188,417.54
- (b) The aggregate amount deposited into the Interest Funding Account with respect to the Class A Certificates on the related Transfer Date\$1,980,972.22
- (c) The aggregate amount deposited into the Interest Funding Account with respect to the Class B Certificates on the related Transfer Date\$180,791.67
- (d) The Interest Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date\$8,530.81

10.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$6,367,164.61
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$561,055.93
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$561,055.93
- 11. Collection of Finance Charge Receivables
- (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$6,632,789.61
- (b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$584,493.43
- (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 \$584,493.43

12.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 13.75%

- -----

(b) The Portfolio Adjusted Yield 5.72%

E.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -5.14375%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Douglas Hart

Ву:_

Name: Douglas Hart

Title: Executive Vice President

1998-F

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

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of August 16, 1999, and with respect to the performance of the trust during the month of July, 1999 is set forth below.

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

- A. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
- 1. The amount of distribution in respect of Class A Monthly Principal\$0.000000
- 2. The amount of distribution in respect of Class B Monthly Principal\$0.000000 ______
- 3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000 ______
- 4. The amount of distribution in respect of Class A Monthly Interest\$4.720000
- 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\$4.960000 -----
- 8. The amount of distribution in respect of Class B Deficiency Amount\$ 0.000000
- 9. The amount of distribution in respect of Class B Additional Interest\$0.000000
- 10. The amount of distribution in respect of Collateral Monthly Interest\$5.042708 _____
- 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 \$85,279,846.07 ______
- (b) The aggregate amount of Collections of

Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$7,524,691.62

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,524,691.62

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$45,698,903,036.29

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1998-G as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1998-G as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$637,500,000.00

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$637,500,000.00

(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$56,250,000.00

(g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$56,250,000.00

(h) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$56,250,000.00

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

July 1, 1999 through July 26, 1999 1.69% July 27, 1999 through July 31, 19991.65%

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

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

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

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

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

(o) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3. Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.82%850,398,538.99 (b) 60 - 89 days: 0.92%429, 317, 354.11 - -----(c) 90 - 119 days: 0.66% 306,554,214.08 - -----(d) 120 - 149 days: 0.54%250, 992, 298.83 (e) 150 or more days: 0.90%423,694,388.67 _ _____ Total4.84%2,260,956,794.68 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,107,757.03 (b) The Class A Investor Default Amount for the related Monthly Period \$2,641,593.57 (c) The Class B Investor Default Amount for the related Monthly Period \$233,081.73 (d) The Collateral Default Amount for the

related Monthly Period \$233,081.73 -----

5. Investor Charge Offs

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

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

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

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

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

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

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

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

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

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

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

6. Investor Servicing Fee

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

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

7.Reallocations

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

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

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

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

8. Principal Funding Account

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

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

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

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

- 9.Available Funds
- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,537,950.29
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$841,583.69
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$841,583.69
- 10. Collection of Finance Charge Receivables
- (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$9,936,387.79

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$876,739.94

(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 \$876,739.94 -----

11.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 13.73%

- (b) The Portfolio Adjusted Yield 5.77%
- C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -5.18000%

Collateral Interest determination - 5.18125%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Douglas O. Hart

Name: Douglas O. Hart

Title: Executive Vice President

1998-G

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

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of August 16, 1999, and with respect to the performance of the trust during the month of July, 1999 is set forth below.

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

- A. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
- 1. The amount of distribution in respect of Class A Monthly Principal\$0.000000
- 2. The amount of distribution in respect of Class B Monthly Principal\$0.000000 ______
- 3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000 ______
- 4. The amount of distribution in respect of Class A Monthly Interest\$4.835556
- 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\$5.057778

- 8. The amount of distribution in respect of Class B Deficiency Amount\$ 0.000000
- 9. The amount of distribution in respect of Class B Additional Interest\$0.000000
- 10. The amount of distribution in respect of Collateral Monthly Interest\$5.026042 _____
- 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 \$85,279,846.07 ______
- (b) The aggregate amount of Collections of

Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$7,524,691.62

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,524,691.62

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$45,698,903,036.29

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1998-I as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1998-I as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$637,500,000.00

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$637,500,000.00

(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$56,250,000.00

(g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$56,250,000.00

(h) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$56,250,000.00

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

July 1, 1999 through July 26, 1999 1.69% July 27, 1999 through July 31, 19991.65%

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

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

(1) The Collateral Floating Allocation with respect to the related Monthly Period 0.075

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

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

(o) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3. Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.82%850,398,538.99 (b) 60 - 89 days: 0.92%429, 317, 354.11 - -----(c) 90 - 119 days: 0.66% 306,554,214.08 - -----(d) 120 - 149 days: 0.54%250, 992, 298.83 (e) 150 or more days: 0.90%423,694,388.67 _ _____ Total4.84%2,260,956,794.68 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,107,757.03 (b) The Class A Investor Default Amount for the related Monthly Period \$2,641,593.57 (c) The Class B Investor Default Amount for the related Monthly Period \$233,081.73 (d) The Collateral Default Amount for the

related Monthly Period \$233,081.73 -----

5. Investor Charge Offs

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

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

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

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

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

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

(g) The aggregate amount of Class A Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$0.0

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

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

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

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

7.Reallocations

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

close of business on this Distribution Date \$637,500,000.00

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

8. Principal Funding Account

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

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

9. Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,537,950.29
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$841,583.69
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$841,583.69
- 10. Collection of Finance Charge Receivables
- (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$9,936,387.79

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$876,739.94

(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 \$876,739.94

11.Portfolio Yield

- (a) The Portfolio Yield for the related Monthly Period 13.73%
- _ ____
- (b) The Portfolio Adjusted Yield 5.65%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -5.18000%

Collateral Interest determination - 5.18125% - -----

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Douglas O. Hart

By:

Name: Douglas O. Hart

Title: Executive Vice President

1998-I

CLASS A CUSI262TDT7Exhibit 20.39 CLASS B CUSIP 55262TDU4 FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT SERIES 1998-J

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of August 16, 1999, and with respect to the performance of the trust during the month of July, 1999 is set forth below.

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

- A. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
- 1.The amount of distribution in respect of Class A Monthly Principal\$0.00000
- 2.The amount of distribution in respect of Class B Monthly Principal\$0.000000
- 3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000
- 4.The amount of distribution in respect of Class A Monthly Interest\$4.375000
- 5.The amount of distribution in respect of Class A Deficiency Amounts\$0.000000
- 6.The amount of distribution in respect of Class A Additional Interest\$0.000000
- 7. The amount of distribution in respect of Class B Monthly Interest\$4.708333

- 8.The amount of distribution in respect of Class B Deficiency Amount\$ 0.000000
- 9.The amount of distribution in respect of Class B Additional Interest\$0.000000
- 10. The amount of distribution in respect of Collateral Monthly Interest \$5.359375
- 11. The amount of distribution in respect of any accrued and unpaid Collateral Monthly Interest\$0.000000
- B.Information Regarding the Performance of the Trust
- 1.Collection of Principal Receivables
- (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$88,289,723.30
- (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 \$6,019,753.34

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$6,019,753.34

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$45,698,903,036.29

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1998-J as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1998-J as of the end of the day on the last day of the related Monthly Period \$750,000,000.00

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$660,000,000.00

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$660,000,000.00

(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$45,000,000.00

(g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$45,000,000.00

(h) The amount of Principal Receivables in the Trust represented by the Collateral Interest as of the end of the day on the last day of the related Monthly period \$45,000,000.00

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

July 1, 1999 through July 26, 1999 1.69% July 27, 1999 through July 31, 19991.65%

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

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

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

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

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

(o) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3. Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.82%850,398,538.99 (b) 60 - 89 days: 0.92%429, 317, 354.11 - -----(c) 90 - 119 days: 0.66% 306,554,214.08 - -----(d) 120 - 149 days: 0.54%250, 992, 298.83 (e) 150 or more days: 0.90%423,694,388.67 _ _____ Total4.84%2,260,956,794.68 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$3,107,757.12 (b) The Class A Investor Default Amount for the related Monthly Period \$2,734,826.28 (c) The Class B Investor Default Amount for the related Monthly Period \$186,465.42

(d) The Collateral Default Amount for the related Monthly Period \$186,465.42

(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

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

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

(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

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

of original certificate principal amount \$ 0.00

0.00

0.00

5.Investor Charge Offs

amount\$ 0.00

amount \$ 0.00

immediately preceding this Distribution Date \$0.0

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

- (i) The aggregate amount of Class B Investor Charge Offs reimbursed on the Transfer Date immediately preceding this Distribution Date \$ 0.00
- (j)The aggregate amount of Class B Investor
 Charge Offs set forth in 5 (i) above per
 \$1,000 original certificate principal
 amount reimbursed on the Transfer Date
 immediately preceding this Distribution Date \$ 0.00
- (k)The aggregate amount of Collateral Charge
 Offs reimbursed on the Transfer Date
 immediately preceding this Distribution
 Date \$ 0.00
- (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00
- 6. Investor Servicing Fee
- (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$687,500.00
- (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$46,875.00
- (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$46,875.00
- (d) The amount of Servicer Interchange payable by the Trust to the Servicer for the related Monthly Period \$468,750.00

7.Reallocations

- (a) The amount of Reallocated Collateral Principal Collections with respect to this Distribution Date \$ 0.00
- (b)The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00
- (c)The Collateral Interest as of the close of business on this Distribution Date \$45,000,000.00
- (d) The Class B Investor Interest as of the close of business on this Distribution
 Date \$45,000,000.00
- (e) The Class B Adjusted Investor Interest as of the close of business on this Distribution Date \$45,000,000.00
- 8.Principal Funding Account

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

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

9.Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,874,583.90
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$673,267.16
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$673,267.16
- 10. Collection of Finance Charge Receivables
- (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A Certificates \$10,287,083.90

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$701,392.16

(c) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$701,392.16 _____

11.Portfolio Yield

(a) The Portfolio Yield for the related Monthly Period 13.73%

(b) The Portfolio Adjusted Yield 5.72%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period:

Collateral Interest determination - 5.18125%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

1998-J

CLASS A CUSI262TDZ3Exhibit 20.40 CLASS B CUSIP 55262TEA7

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-A

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of August 16, 1999, and with respect to the performance of the trust during the month of July, 1999 is set forth below.

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

- A. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
- 1. The amount of distribution in respect of Class A Monthly Principal\$0.000000 ______
- 2. The amount of distribution in respect of Class B Monthly Principal \$0.000000
- 3. The amount of distribution in respect of Collateral Monthly Principal \$0.000000 ______
- 4. The amount of distribution in respect of Class A Monthly Interest\$4.728889
- 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\$4.933333
- 8. The amount of distribution in respect of Class B Deficiency Amount\$ 0.000000 ______
- 9. The amount of distribution in respect of Class B Additional Interest\$0.000000
- 10. The amount of distribution in respect of Collateral Minimum Monthly Interest\$5.541667
- 11. The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest\$0.000000
- B. Information Regarding the Performance of the Trust
- 1. Collection of Principal Receivables
- (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$56,853,232.36

(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 \$5,016,462.39

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,016,462.39

- 2.Principal Receivables in the Trust
- (a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$45,698,903,036.29
- (b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1999-A as of the end of the day on the last day of the related Monthly Period \$500,000,000.00
- (c) The amount of Principal Receivables in the Trust represented by the Adjusted Investor Interest of Series 1999-A as of the end of the day on the last day of the related Monthly Period \$500,000,000.00

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$425,000,000.00

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$425,000,000.00

- (f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$37,500,000.00
- (g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$37,500,000.00
- (h) The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$37,500,000.00
- (i) The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$37,500,000.00
- (j)The Floating Investor Percentage with
 respect to the period:

July 1, 1999 through July 26, 1999 1.13% July 27, 1999 through July 31, 19991.10%

- (k) The Class A Floating Allocation with respect to the related Monthly Period0.850 $\,$
- (1) The Class B Floating Allocation with respect to the related Monthly Period0.075
- (m) The Collateral Floating Allocation with

respect to the related Monthly Period0.075 (n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (g) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3. Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.82%850,398,538.99 (b) 60 - 89 days: 0.92%429, 317, 354.11 (c) 90 - 119 days:0.66%306,554,214.08 . -----(d) 120 - 149 days: 0.54%250, 992, 298.83 _ _____ (e) 150 or more days: 0.90%423,694,388.67 - -----Total4.84%2,260,956,794.68 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,071,838.26 (b) The Class A Investor Default Amount for the related Monthly Period \$1,761,062.46 (c) The Class B Investor Default Amount for the related Monthly Period \$155,387.90 -----(d) The Collateral Default Amount for the related Monthly Period \$155,387.90 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 (b) The aggregate amount of Class A 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 \$

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

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

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

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

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

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

6. Investor Servicing Fee

- (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$442,708.33
- (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$39,062.50

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

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

7.Reallocations

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

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

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

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

- -----

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

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

8. Principal Funding Account

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

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

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

9. Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$6,358,633.80
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$561,055.93
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$561,055.93
- 10.Collection of Finance Charge Receivables
- (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A

Certificates \$6,624,258.80

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$584,493.43

(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 \$584,493.43

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 13.73%

(b) The Portfolio Adjusted Yield 5.71%

C.Floating Rate Determinations

LIBOR rates for the related Interest Period: Class A and Class B determination -5.18000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:_____

Name: Bruce Crescenzo
Title: Vice President

1999-A

CLASS A CUS262TEB5Exhibit 20.41 CLASS B CUSIP55262TEC3

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-B

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of August 16, 1999, and with respect to the performance of the trust during the month of July, 1999 is set forth below.

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

- A. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
- 1. The amount of distribution in respect of Class A Monthly Principal \$0.000000
- 2.The amount of distribution in respect of Class B Monthly Principal \$0.000000
- 3.The amount of distribution in respect of Collateral Monthly Principal\$0.000000
- 4.The amount of distribution in respect of Class A Monthly Interest\$4.916667
- 5. The amount of distribution in respect of Class A Deficiency Amounts \$0.000000
- 6.The amount of distribution in respect of Class A Additional Interest\$0.000000
- 7. The amount of distribution in respect of Class B Monthly Interest\$5.166667
- 8.The amount of distribution in respect of Class B Deficiency Amount\$ 0.000000
- 9.The amount of distribution in respect of Class B Additional Interest\$0.000000
- 10. The amount of distribution in respect of Collateral Minimum Monthly Interest \$5.541667
- 11. The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest\$0.000000

B.Information Regarding the Performance of the Trust

- 1.Collection of Principal Receivables
- (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$85,279,846.07

(b) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class B Certificates \$7,524,691.62

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$7,524,691.62

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$45,698,903,036.29

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

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

(d) The amount of Principal Receivables in the Trust represented by the Class A Investor Interest as of the end of the day on the last day of the related Monthly Period \$637,500,000.00

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$637,500,000.00

(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$56,250,000.00

(g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$56,250,000.00

(h) The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$56,250,000.00

(i) The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$56,250,000.00

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

July 1, 1999 through July 26, 1999 1.69% July 27, 1999 through July 31, 19991.65%

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

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

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

(n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (q) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3. Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.82%850,398,538.99 (b) 60 - 89 days: 0.92%429, 317, 354.11 _ _____ (c) 90 - 119 days: 0.66% 306,554,214.08 - -----(d) 120 - 149 days: 0.54%250, 992, 298.83 (e) 150 or more days: 0.90%423,694,388.67 Total4.84%2,260,956,794.68 4. Investor Default Amount

(a) The Aggregate Investor Default Amount for the related Monthly Period \$3,107,757.03

(b) The Class A Investor Default Amount for the related Monthly Period \$2,641,593.57 -----

(c) The Class B Investor Default Amount for the related Monthly Period \$233,081.73

(d) The Collateral Default Amount for the related Monthly Period \$233,081.73

5. Investor Charge Offs

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

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

amount\$ 0.00 ______

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

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

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

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

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

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

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

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

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

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

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

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

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

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

7.Reallocations

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

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

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

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

- ------

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

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

8. Collection of Finance Charge Receivables

(a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account, amounts, if any, withdrawn from the Swap Reserve Fund and the Net Swap Receipt, if any, allocated in respect of the Class A Certificates \$10,162,667.00

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$876,739.94

(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 \$876,739.94

9. Principal Funding Account

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

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

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

(d) The Principal Funding Investment Proceeds deposited in the Finance Charge Account on the related Transfer Date to be treated

as Class B Available Funds \$ 0.00

10.Reserve Account

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

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

(c) The Reserve Draw Amount deposited in the Finance Charge Account to be

treated as Class B Available Funds \$ 0.00

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

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

(b) The amount of the Swap Reserve Draw Amount deposited in the Finance Charge Account on the related Transfer Date to be treated as Class A Available Funds\$ 0.00

- 12. Swap Cash Flows
- (a) The amount of the Net Swap Receipt for the related Transfer Date\$226,279.21

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

- 13.Available Funds
- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$9,764,229.50 ______
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$841,583.69 _____

(c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$841,583.69

- 14.Portfolio Yield
- (a) The Portfolio Yield for the related Monthly Period 13.73%
- (b) The Portfolio Adjusted Yield 5.63%
- C. Information Regarding the Status of the Interest Rate Swap and the Swap Counterparty
- 1. Has the Interest Reserve Account been established? No
- 2. Has the Interest Reserve Account been funded? No
- 3. The aggregate amount of funds withdrawn from the Interest Reserve Account, if any\$0.00
- 4. How any funds withdrawn from the Interest Reserve Account were utilized

5. Has the Interest Rate Swap been terminated? No

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

By:
Name: Bruce Crescenzo
Title: Vice President

1999-B

CLASS A CUSI262TEE9Exhibit 20.42 CLASS B CUSIP 55262TEF6

FORM OF MONTHLY CERTIFICATEHOLDERS' STATEMENT

SERIES 1999-D

MBNA AMERICA BANK, NATIONAL ASSOCIATION

MBNA MASTER CREDIT CARD TRUST II

MONTHLY PERIOD ENDING JULY 31, 1999

The information which is required to be prepared with respect to the Distribution Date of August 16, 1999, and with respect to the performance of the trust during the month of July, 1999 is set forth below.

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

- A. Information Regarding the Current Monthly Distribution to Certificateholders (Stated on the Basis of \$1,000 Original Certificate Principal Amount).
- 1. The amount of distribution in respect of Class A Monthly Principal \$0.000000
- 2.The amount of distribution in respect of Class B Monthly Principal\$0.000000
- 3.The amount of distribution in respect of Collateral Monthly Principal\$0.000000
- 4. The amount of distribution in respect of Class A Monthly Interest\$4.773333
- 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\$5.416667
- 8.The amount of distribution in respect of Class B Deficiency Amount\$ 0.000000
- 9.The amount of distribution in respect of Class B Additional Interest\$0.000000
- 10. The amount of distribution in respect of Collateral Minimum Monthly Interest \$5.791667
- 11. The amount of distribution in respect of any accrued and unpaid Collateral Minimum Monthly Interest\$0.000000

B.Information Regarding the Performance of the Trust

- 1.Collection of Principal Receivables
- (a) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Class A Certificates \$56,853,232.36

(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 \$5,016,462.39

(c) The aggregate amount of Collections of Principal Receivables processed during the related Monthly Period which were allocated in respect of the Collateral Interest \$5,016,462.39

2.Principal Receivables in the Trust

(a) The aggregate amount of Principal Receivables in the Trust as of the end of the day on the last day of the related Monthly Period \$45,698,903,036.29

(b) The amount of Principal Receivables in the Trust represented by the Investor Interest of Series 1999-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 1999-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 \$425,000,000.00

(e) The amount of Principal Receivables in the Trust represented by the Class A Adjusted Investor Interest as of the end of the day on the last day of the related Monthly Period\$425,000,000.00

(f) The amount of Principal Receivables in the Trust represented by the Class B Investor Interest as of the end of the day on the last day of the related Monthly Period \$37,500,000.00

(g) The amount of Principal Receivables in the Trust represented by the Class B Adjusted Interest as of the end of the day on the last day of the related Monthly period \$37,500,000.00

(h) The amount of Principal Receivables in the Trust represented by the Collateral Interest Amount as of the end of the day on the last day of the related Monthly period \$37,500,000.00

(i) The amount of Principal Receivables in the Trust represented by the Collateral Interest Adjusted Amount as of the end of the day on the last day of the related Monthly period\$37,500,000.00

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

July 1, 1999 through July 26, 1999 1.13% July 27, 1999 through July 31, 19991.10%

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

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

(m) The Collateral Floating Allocation with

respect to the related Monthly Period0.075 (n) The Fixed Investor Percentage with respect to the related Monthly PeriodN/A (o) The Class A Fixed Allocation with respect to the related Monthly PeriodN/A (p) The Class B Fixed Allocation with respect to the related Monthly PeriodN/A (g) The Collateral Fixed Allocation with respect to the related Monthly PeriodN/A 3. Delinquent Balances The aggregate amount of outstanding balances in the Accounts which were delinquent as of the end of the day on the last day of the related Monthly Period: PercentageAggregate of TotalAccount ReceivablesBalance (a) 30 - 59 days:1.82%850,398,538.99 (b) 60 - 89 days: 0.92%429, 317, 354.11 (c) 90 - 119 days:0.66%306,554,214.08 . -----(d) 120 - 149 days: 0.54%250, 992, 298.83 _ _____ (e) 150 or more days: 0.90%423,694,388.67 - -----Total4.84%2,260,956,794.68 4. Investor Default Amount (a) The Aggregate Investor Default Amount for the related Monthly Period \$2,071,838.26 (b) The Class A Investor Default Amount for the related Monthly Period \$1,761,062.46 (c) The Class B Investor Default Amount for the related Monthly Period \$155,387.90 -----(d) The Collateral Default Amount for the related Monthly Period \$155,387.90 5. Investor Charge Offs (a) The aggregate amount of Class A Investor Charge Offs for the related Monthly Period\$ 0.00 (b) The aggregate amount of Class A 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 \$

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

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

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

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

- (1) The aggregate amount of Collateral Charge Offs set forth in 5 (k) above per \$1,000 original certificate principal amount reimbursed on the Transfer Date immediately preceding this Distribution Date\$ 0.00
- 6. Investor Servicing Fee
- (a) The amount of the Class A Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$442,708.33
- (b) The amount of the Class B Servicing Fee payable by the Trust to the Servicer for the related Monthly Period \$39,062.50
- (c) The amount of the Collateral Servicing Fee payable by the Trust to the Servicer for the related Monthly Period\$39,062.50

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

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

- (b) The amount of Reallocated Class B Principal Collections with respect to this Distribution Date \$ 0.00
- (c) The Collateral Interest Amount as of the close of business on this Distribution Date \$37,500,000.00

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

- -----

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

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

8. Principal Funding Account

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

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

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

9. Available Funds

- (a) The amount of Class A Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$6,358,633.80
- (b) The amount of Class B Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$561,055.93
- (c) The amount of Collateral Available Funds on deposit in the Finance Charge Account on the related Transfer Date \$561,055.93
- 10.Collection of Finance Charge Receivables
- (a) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and allocated in respect of the Class A

Certificates \$6,624,258.80

(b) The aggregate amount of Collections of Finance Charge Receivables and Annual Membership Fees processed during the related Monthly Period, any Principal Funding Investment Proceeds and amounts if any withdrawn from the Reserve Account and which were allocated in respect of the Class B Certificates \$584,493.43

(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 \$584,493.43

11.Portfolio Yield

(a)The Portfolio Yield for the related Monthly Period 13.73%

(b) The Portfolio Adjusted Yield N/A

C.Floating Rate Determinations

LIBOR rate for the Interest Period ending on this Distribution Date:5.18000%

MBNA AMERICA BANK, NATIONAL ASSOCIATION, Servicer

Bruce Crescenzo

Name: Bruce Crescenzo
Title: Vice President

iitie. Vice iiesident

1999-D

MBNA MASTER CREDIT CARD TRUST II SERIES 1994-A

KEY PERFORMANCE FACTORS July 31, 1999

Expected B Maturity	9/15/99
Blended Coupon	5.3982%
Excess Protection Level 3 Month Average 6.26% July, 1999 5.97% June, 1999 5.16% May, 1999 7.65%	
Cash Yield	18.70%
Investor Charge Offs	4.97%
Base Rate	7.76%
Over 30 Day Delinquency	4.84%
Seller's Interest	9.75%
Total Payment Rate	14.54%
Total Principal Balance	\$ 45,698,903,036.29
Investor Participation Amount	\$ 760,000,000.00
Seller Participation Amount	\$ 4,456,383,517.80

MBNA MASTER CREDIT CARD TRUST II SERIES 1994-B

KEY PERFORMANCE FACTORS July 31, 1999

Expected B Maturity	9/15/99
Blended Coupon	5.20505%
Excess Protection Level 3 Month Average 6.28% July, 1999 6.00% June, 1999 5.19% May, 1999 7.65%	
Cash Yield	18.70%
Investor Charge Offs	4.97%
Base Rate	7.73%
Over 30 Day Delinquency	4.84%
Seller's Interest	9.75%
Total Payment Rate	14.54%
Total Principal Balance	\$ 45,698,903,036.29
Investor Participation Amount	\$ 1,000,000,000.00

\$ 4,456,383,517.80

Seller Participation Amount

MBNA MASTER CREDIT CARD TRUST II SERIES 1994-C

KEY PERFORMANCE FACTORS July 31, 1999

Expected B Maturity	11/15/01
Blended Coupon	5.4820%
Excess Protection Level 3 Month Average 6.18% July, 1999 5.88% June, 1999 5.08% May, 1999 7.57%	
Cash Yield	18.70%
Investor Charge Offs	4.97%
Base Rate	7.85%
Over 30 Day Delinquency	4.84%
Seller's Interest	9.75%
Total Payment Rate	14.54%
Total Principal Balance	\$ 45,698,903,036.29
Investor Participation Amount	\$ 1,000,000,000.00
Seller Participation Amount	\$ 4,456,383,517.80

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-A

KEY PERFORMANCE FACTORS July 31, 1999

Expected B Maturity	9/15/04
Blended Coupon	5.4981%
Excess Protection Level 3 Month Average 6.15% July, 1999 5.87% June, 1999 5.06% May, 1999 7.52%	
Cash Yield	18.70%
Investor Charge Offs	4.97%
Base Rate	7.86%
Over 30 Day Delinquency	4.84%
Seller's Interest	9.75%
Total Payment Rate	14.54%
Total Principal Balance	\$45,698,903,036.29
Investor Participation Amount	\$575,000,000.00
Seller Participation Amount	\$4,456,383,517.80

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-B

KEY PERFORMANCE FACTORS July 31, 1999

Expected B Maturity	06/15/00
Blended Coupon	5.3767%
Excess Protection Level 3 Month Average 6.28% July, 1999 5.99% June, 1999 5.19% May, 1999 7.64%	
Cash Yield	18.70%
Investor Charge Offs	4.97%
Base Rate	7.74%
Over 30 Day Delinquency	4.84%
Seller's Interest	9.75%
Total Payment Rate	14.54%
Total Principal Balance	\$45,698,903,036.29
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$4,456,383,517.80

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-C

KEY PERFORMANCE FACTORS July 31, 1999

Expected B Maturity	7/15/05
Blended Coupon	6.3650%
Excess Protection Level 3 Month Average 6.22% July, 1999 5.94% June, 1999 5.13% May, 1999 7.59%	
Cash Yield	18.70%
Investor Charge Offs	4.97%
Base Rate	7.79%
Over 30 Day Delinquency	4.84%
Seller's Interest	9.75%
Total Payment Rate	14.54%
Total Principal Balance	\$45,698,903,036.29
Investor Participation Amount	\$575,000,000.00
Seller Participation Amount	\$4,456,383,517.80

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-D

KEY PERFORMANCE FACTORS July 31, 1999

Expected B Maturity	7/17/00
Blended Coupon	5.9959%
Excess Protection Level 3 Month Average 6.36% July, 1999 6.08% June, 1999 5.26% May, 1999 7.72%	
Cash Yield	18.70%
Investor Charge Offs	4.97%
Base Rate	7.65%
Over 30 Day Delinquency	4.84%
Seller's Interest	9.75%
Total Payment Rate	14.54%
Total Principal Balance	\$45,698,903,036.29
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,456,383,517.80

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-E

KEY PERFORMANCE FACTORS July 31, 1999

Expected B Maturity	09/16/2002
Blended Coupon	5.4385%
Excess Protection Level 3 Month Average 6.21% July, 1999 5.93% June, 1999 5.12% May, 1999 7.58%	
Cash Yield	18.70%
Investor Charge Offs	4.97%
Base Rate	7.80%
Over 30 Day Delinquency	4.84%
Seller's Interest	9.75%
Total Payment Rate	14.54%
Total Principal Balance	\$45,698,903,036.2
Investor Participation Amount	\$500,000,000.00

Seller Participation Amount \$4,456,383,517.80

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-F

KEY PERFORMANCE FACTORS July 31, 1999

Expected B Maturity	09/15/00
Blended Coupon	6.5565%

Excess Protection Level
3 Month Average 5.01%
July, 1999 5.15%
June, 1999 3.82%
May, 1999 6.04%

May, 1999 6.04%	
Cash Yield	18.70%
Investor Charge Offs	4.97%
Base Rate	8.58%
Over 30 Day Delinquency	4.84%
Seller's Interest	9.75%
Total Payment Rate	14.54%
Total Principal Balance	\$45,698,903,036.29
Investor Participation Amount	\$500,000,000.00

Seller Participation Amount \$4,456,383,517.80

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-I

KEY PERFORMANCE FACTORS July 31, 1999

Expected B Maturity	11/15/00
Blended Coupon	5.3762%

Excess Protection Level
3 Month Average 6.28%
July, 1999 6.00%
June, 1999 5.19%
May, 1999 7.64%

July, 1999 6.00% June, 1999 5.19% May, 1999 7.64%	
Cash Yield	18.70%
Investor Charge Offs	4.97%
Base Rate	7.73%
Over 30 Day Delinquency	4.84%
Seller's Interest	9.75%
Total Payment Rate	14.54%
Total Principal Balance	\$45,698,903,036.29
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$4,456,383,517.80

MBNA MASTER CREDIT CARD TRUST II SERIES 1995-J

KEY PERFORMANCE FACTORS July 31, 1999

Expected B Maturity	12/16/02
Blended Coupon	5.4469%

Excess Protection Level
3 Month Average 6.21%
July, 1999 5.92%
June, 1999 5.12%
May, 1999 7.57%

June, 1999 5.12% May, 1999 7.57%	
Cash Yield	18.70%
Investor Charge Offs	4.97%
Base Rate	7.81%
Over 30 Day Delinquency	4.84%
Seller's Interest	9.75%
Total Payment Rate	14.54%
Total Principal Balance	\$45,698,903,036.29
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,456,383,517.80

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-A

KEY PERFORMANCE FACTORS July 31, 1999

Blended Coupon

Expected B Maturity	3/17/03

5.4180%

Excess Protection Level
3 Month Average 6.23%
July, 1999 5.95%
June, 1999 5.14%
May, 1999 7.60%

May, 1999 7.60%	
Cash Yield	18.70%
Investor Charge Offs	4.97%
Base Rate	7.78%
Over 30 Day Delinquency	4.84%
Seller's Interest	9.75%
Total Payment Rate	14.54%
Total Principal Balance	\$45,698,903,036.29
Investor Participation Amount	\$700,000,000.00
Seller Participation Amount	\$4,456,383,517.80

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-B

KEY PERFORMANCE FACTORS July 31, 1999

Expected B Maturity	4/17/06
Blended Coupon	5.4853%

Excess Protection Level
3 Month Average 6.17%
July, 1999 5.88%
June, 1999 5.08%
May, 1999 7.54%

May, 1999 7.54%	
Cash Yield	18.70%
Investor Charge Offs	4.97%
Base Rate	7.85%
Over 30 Day Delinquency	4.84%
Seller's Interest	9.75%
Total Payment Rate	14.54%
Total Principal Balance	\$45,698,903,036.29
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,456,383,517.80

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-C

KEY PERFORMANCE FACTORS July 31, 1999

Expected B Maturity	4/16/01
Blended Coupon	5.3590%

Excess Protection Level
3 Month Average 6.29%
July, 1999 6.01%
June, 1999 5.20%
May, 1999 7.66%

-1,	
Cash Yield	18.70%
Investor Charge Offs	4.97%
Base Rate	7.72%
Over 30 Day Delinquency	4.84%
Seller's Interest	9.75%
Total Payment Rate	14.54%
Total Principal Balance	\$45,698,903,036.29
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,456,383,517.80

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-D

KEY PERFORMANCE FACTORS July 31, 1999

Expected B Maturity	v 05	/15/01

Blended Coupon 5.3630%

Excess Protection Level
3 Month Average 6.29%
July, 1999 6.01%
June, 1999 5.20%
May, 1999 7.65%

Cash	Yield		18.70%

Investor Charge Offs 4.97%

Base Rate 7.72%

Over 30 Day Delinquency 4.84%

Seller's Interest 9.75%

Total Payment Rate 14.54%

Total Principal Balance \$45,698,903,036.29

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

Seller Participation Amount \$4,456,383,517.80

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-E

KEY PERFORMANCE FACTORS July 31, 1999

Expected B Maturity	06/16/03
Blended Coupon	5.3909%

Excess Protection Level
3 Month Average 6.26%
July, 1999 5.98%
June, 1999 5.17%
May, 1999 7.63%

Cash Yield	18.70%
Investor Charge Offs	4.97%
Base Rate	7.75%
Over 30 Day Delinquency	4.84%
Seller's Interest	9.75%
Total Payment Rate	14.54%
Total Principal Balance	\$45,698,903,036.29
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$4,456,383,517.80

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-G

KEY PERFORMANCE FACTORS July 31, 1999

Expected B Maturity	8/15/06
Blended Coupon	5.4144%

Excess Protection Level
3 Month Average 6.24%
July, 1999 5.98%
June, 1999 5.15%
May, 1999 7.58%

June, 1999 5.15% May, 1999 7.58%	
Cash Yield	18.70%
Investor Charge Offs	4.97%
Base Rate	7.75%
Over 30 Day Delinquency	4.84%
Seller's Interest	9.75%
Total Payment Rate	14.54%
Total Principal Balance	\$45,698,903,036.29
Investor Participation Amount	\$500,000,000.00
Seller Participation Amount	\$4,456,383,517.80

MBNA MASTER CREDIT CARD TRUST II

SERIES 1996-H

KEY PERFORMANCE FACTORS JULY, 1999

Expected B Maturity 09/17/01

Blended Coupon 5.1563%

Excess Protection Level
3 Month Average 6.38%
July, 1999 6.30%
June, 1999 5.25%
May, 1999 7.58%

Cash	Yield	18.74%

Investor Charge Offs 4.97%

Base Rate 7.47%

Over 30 Day Delinquency 4.84%

Seller's Interest 9.75%

Total Payment Rate 14.54%

Total Principal Balance \$ 45,698,903,036.29

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

Seller Participation Amount \$ 4,456,383,517.80

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-J

KEY PERFORMANCE FACTORS July 31, 1999

Expected B Maturity	10/15/03
Blended Coupon	5.3758%

Excess Protection Level
3 Month Average 6.28%
July, 1999 6.02%
June, 1999 5.19%
May, 1999 7.61%

Cash Yield	18.70%
Investor Charge Offs	4.97%
Base Rate	7.71%
Over 30 Day Delinquency	4.84%
Seller's Interest	9.75%
Total Payment Rate	14.54%
Total Principal Balance	\$45,698,903,036.29
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$4,456,383,517.8

MBNA MASTER CREDIT CARD TRUST II SERIES 1996-K

KEY PERFORMANCE FACTORS July 31, 1999

Expected B Maturity	11/17/03
Blended Coupon	5.3618%

Excess Protection Level
3 Month Average 6.29%
July, 1999 6.04%
June, 1999 5.20%
May, 1999 7.63%

Cash Yield	18.70%
Investor Charge Offs	4.97%
Base Rate	7.69%
Over 30 Day Delinquency	4.84%
Seller's Interest	9.75%
Total Payment Rate	14.54%
Total Principal Balance	\$45,698,903,036.29
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$4,456,383,517.80

MBNA MASTER CREDIT CARD TRUST II

SERIES 1996-L

KEY PERFORMANCE FACTORS JULY, 1999

Expected B Maturity 12/15/99

Blended Coupon 5.0937%

Excess Protection Level
3 Month Average 6.44%
July, 1999 6.37%
June, 1999 5.31%
May, 1999 7.64%

Cash	Yield	18.74%	

Investor Charge Offs 4.97%

Base Rate 7.40%

Over 30 Day Delinquency 4.84%

Seller's Interest 9.75%

Total Payment Rate 14.54%

Total Principal Balance \$ 45,698,903,036.29

Investor Participation Amount \$ 500,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1996-M

KEY PERFORMANCE FACTORS JULY, 1999

Expected B Maturity 12/15/06

Blended Coupon 5.2055%

Excess Protection Level
3 Month Average 6.33%
July, 1999 6.25%
June, 1999 5.20%
May, 1999 7.53%

Cash	Yield	18.74%	

Investor Charge Offs 4.97%

Base Rate 7.52%

Over 30 Day Delinquency 4.84%

Seller's Interest 9.75%

Total Payment Rate 14.54%

Total Principal Balance \$ 45,698,903,036.29

Investor Participation Amount \$ 500,000,000.00

MBNA MASTER CREDIT CARD TRUST II SERIES 1997-B

KEY PERFORMANCE FACTORS July 31, 1999

Expected B Maturity	3/15/12
Blended Coupon	5.4135%

Excess Protection Level
3 Month Average 6.24%
July, 1999 5.96%
June, 1999 5.15%
May, 1999 7.61%

-11	
Cash Yield	18.70%
Investor Charge Offs	4.97%
Base Rate	7.77%
Over 30 Day Delinquency	4.84%
Seller's Interest	9.75%
Total Payment Rate	14.54%
Total Principal Balance	\$45,698,903,036.29
Investor Participation Amount	\$1,000,000,000.00
Seller Participation Amount	\$4,456,383,517.80

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-C

KEY PERFORMANCE FACTORS July 31, 1999

Expected B Maturity	3/15/04
Blended Coupon	5.3411%

Excess Protection Level
3 Month Average 6.31%
July, 1999 6.06%
June, 1999 5.22%
May, 1999 7.65%

May, 1999 7.65%	
Cash Yield	18.70%
Investor Charge Offs	4.97%
Base Rate	7.67%
Over 30 Day Delinquency	4.84%
Seller's Interest	9.75%
Total Payment Rate	14.54%
Total Principal Balance	\$45,698,903,036.29
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$4,456,383,517.80

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-E

KEY PERFORMANCE FACTORS July 31, 1999

Expected B Maturity	4/15/02
Blended Coupon	5.4246%

Excess Protection Level
3 Month Average 6.30%
July, 1999 5.97%
June, 1999 5.29%
May, 1999 7.62%

May, 1999 7.62%	
Cash Yield	18.70%
Investor Charge Offs	4.97%
Base Rate	7.76%
Over 30 Day Delinquency	4.84%
Seller's Interest	9.75%
Total Payment Rate	14.54%
Total Principal Balance	\$45,698,903,036.29
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$4,456,383,517.80

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-F

KEY PERFORMANCE FACTORS July 31, 1999

Expected B Maturity	6/17/02
Blended Coupon	6.4485%

Excess Protection Level
3 Month Average 6.37%
July, 1999 6.12%
June, 1999 5.28%
May, 1999 7.70%

-	
Cash Yield	18.70%
Investor Charge Offs	4.97%
Base Rate	7.61%
Over 30 Day Delinquency	4.84%
Seller's Interest	9.75%
Total Payment Rate	14.54%
Total Principal Balance	\$45,698,903,036.29
Investor Participation Amount	\$706,000,000.00
Seller Participation Amount	\$4,456,383,517.80

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-I

KEY PERFORMANCE FACTORS July 31, 1999

Expected B Maturity

8/16/04

Blended Coupon

6.4166%

Excess Protection Level 3 Month Average 6.33% July, 1999 6.08% June, 1999 5.24% May, 1999 7.66%

Cash Yield18.70%

Investor Charge Offs 4.97%

Base Rate 7.65%

Over 30 Day Delinquency 4.84%

Seller's Interest 9.75%

Total Payment Rate14.54%

Total Principal Balance\$45,698,903,036.29

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-J

KEY PERFORMANCE FACTORS July 31, 1999

Expected B Maturity	9/15/04
Blended Coupon	5.3515%

Excess Protection Level
3 Month Average 6.30%
July, 1999 6.05%
June, 1999 5.21%
May, 1999 7.64%

May, 1999 /.64%	
Cash Yield	18.70%
Investor Charge Offs	4.97%
Base Rate	7.68%
Over 30 Day Delinquency	4.84%
Seller's Interest	9.75%
Total Payment Rate	14.54%
Total Principal Balance	\$45,698,903,036.29
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$4,456,383,517.80

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-K

KEY PERFORMANCE FACTORS July 31, 1999

Expected B Maturity	11/15/05

Blended Coupon 5.3586%

Excess Protection Level
3 Month Average 6.30%
July, 1999 6.04%
June, 1999 5.21%
May, 1999 7.63%

18.70%
4.97%
7.69%
4.84%
9.75%
14.54%
\$45,698,903,036.29
\$750,000,000.00

\$4,456,383,517.80

Seller Participation Amount

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-M

KEY PERFORMANCE FACTORS July 31, 1999

Expected B Maturity	10/15/02
Blended Coupon	5.4516%

Excess Protection Level
3 Month Average 6.27%
July, 1999 5.94%
June, 1999 5.26%
May, 1999 7.59%

Cash Yield	18.70%
Investor Charge Offs	4.97%
Base Rate	7.79%
Over 30 Day Delinquency	4.84%
Seller's Interest	9.75%
Total Payment Rate	14.54%
Total Principal Balance	\$45,698,903,036.29
Investor Participation Amount	\$750,000,000.00
Seller Participation Amount	\$4,456,383,517.80

MBNA MASTER CREDIT CARD TRUST II

SERIES 1997-N

KEY PERFORMANCE FACTORS July 31, 1999

Expected B Maturity 11/15/00

Blended Coupon 5.1256%

Excess Protection Level
3 Month Average 6.41%
July, 1999 6.33%
June, 1999 5.28%
May, 1999 7.61%

Cash Yield	18.74%
Investor Charge Offs	4.97%
Base Rate	7.44%
Over 30 Day Delinquency	4.84%
Seller's Interest	9.75%
Total Payment Rate	14.54%
Total Principal Balance	\$45,698,903,036.29
Investor Participation Amount	\$900,000,000.00
Seller Participation Amount	\$4,456,383,517.80

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-A

KEY PERFORMANCE FACTORS July 31, 1999

Expected B Maturity 3/17/2003

Blended Coupon 5.3343%

Excess Protection Level
3 Month Average 6.32%
July, 1999 6.07%
June, 1999 5.23%
May, 1999 7.65%

Cash Yield18.70%

Investor Charge Offs 4.97%

Base Rate 7.66%

Over 30 Day Delinquency 4.84%

Seller's Interest 9.75%

Total Payment Rate14.54%

Total Principal Balance\$45,698,903,036.29

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-C

KEY PERFORMANCE FACTORS July 31, 1999

Expected B Maturity 6/16/03

Blended Coupon 5.3545%

Excess Protection Level 3 Month Average 6.29% July, 1999 6.05% June, 1999 5.19% May, 1999 7.63%

Cash Yield18.70%

Investor Charge Offs 4.97%

Base Rate 7.68%

Over 30 Day Delinquency 4.84%

Seller's Interest 9.75%

Total Payment Rate14.54%

Total Principal Balance\$45,698,903,036.29

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-D

KEY PERFORMANCE FACTORS July 31, 1999

Expected B Maturity 7/15/2003

Blended Coupon 5.8098%

Excess Protection Level
3 Month Average 6.38%
July, 1999 6.14%
June, 1999 5.28%
May, 1999 7.71%

Cash Yield18.70%

Investor Charge Offs 4.97%

Base Rate 7.59%

Over 30 Day Delinquency 4.84%

Seller's Interest 9.75%

Total Payment Rate14.54%

Total Principal Balance\$45,698,903,036.29

Investor Participation Amount\$559,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-E

KEY PERFORMANCE FACTORS July 31, 1999

Expected B Maturity 4/15/2008

Blended Coupon 5.5548%

Excess Protection Level 3 Month Average 6.16% July, 1999 5.84% June, 1999 5.14% May, 1999 7.48%

Cash Yield18.70%

Investor Charge Offs 4.97%

Base Rate 7.89%

Over 30 Day Delinquency 4.84%

Seller's Interest 9.75%

Total Payment Rate14.54%

Total Principal Balance\$45,698,903,036.29

Investor Participation Amount\$882,400,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-F

KEY PERFORMANCE FACTORS July 31, 1999

Expected B Maturity 9/15/05

Blended Coupon 5.3477%

Excess Protection Level
3 Month Average 6.22%
July, 1999 6.08%
June, 1999 5.02%
May, 1999 7.55%

Cash Yield18.72%

Investor Charge Offs 4.97%

Base Rate 7.67%

Over 30 Day Delinquency 4.84%

Seller's Interest 9.75%

Total Payment Rate14.54%

Total Principal Balance\$45,698,903,036.29

Investor Participation Amount\$500,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-G

KEY PERFORMANCE FACTORS July 31, 1999

Expected B Maturity 9/15/2006

Blended Coupon 5.3858%

Excess Protection Level
3 Month Average 6.27%
July, 1999 6.02%
June, 1999 5.18%
May, 1999 7.60%

Cash Yield18.70%

Investor Charge Offs 4.97%

Base Rate 7.71%

Over 30 Day Delinquency 4.84%

Seller's Interest 9.75%

Total Payment Rate14.54%

Total Principal Balance\$45,698,903,036.29

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-I

KEY PERFORMANCE FACTORS July 31, 1999

Expected B Maturity 10/16/2001

Blended Coupon 5.5031%

Excess Protection Level 3 Month Average 6.15% July, 1999 5.89% June, 1999 5.06% May, 1999 7.49%

Cash Yield18.70%

Investor Charge Offs 4.97%

Base Rate 7.84%

Over 30 Day Delinquency 4.84%

Seller's Interest 9.75%

Total Payment Rate14.54%

Total Principal Balance\$45,698,903,036.29

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1998-J

KEY PERFORMANCE FACTORS July 31, 1999

Expected B Maturity 9/15/2003

Blended Coupon 5.3449%

Excess Protection Level 3 Month Average 6.22% July, 1999 6.39% June, 1999 5.04% May, 1999 7.23%

Cash Yield18.70%

Investor Charge Offs 4.97%

Base Rate 7.34%

Over 30 Day Delinquency 4.84%

Seller's Interest 9.75%

Total Payment Rate14.54%

Total Principal Balance\$45,698,903,036.29

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1999-A

KEY PERFORMANCE FACTORS July 31, 1999

Expected B Maturity 2/17/2004

Blended Coupon 5.4370%

Excess Protection Level 3 Month Average 6.21% July, 1999 5.96% June, 1999 5.11% May, 1999 7.55%

Cash Yield18.70%

Investor Charge Offs 4.97%

Base Rate 7.77%

Over 30 Day Delinquency 4.84%

Seller's Interest 9.75%

Total Payment Rate14.54%

Total Principal Balance\$45,698,903,036.29

Investor Participation Amount\$500,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1999-B

KEY PERFORMANCE FACTORS July 31, 1999

Expected B Maturity 3/16/2009

Blended Coupon 5.9788%

Excess Protection Level 3 Month Average 6.13% July, 1999 6.11% June, 1999 5.07% May, 1999 7.20%

Cash Yield18.70%

Investor Charge Offs 4.97%

Base Rate 7.62%

Over 30 Day Delinquency 4.84%

Seller's Interest 9.75%

Total Payment Rate14.54%

Total Principal Balance\$45,698,903,036.29

Investor Participation Amount\$750,000,000.00

MBNA MASTER CREDIT CARD TRUST II

SERIES 1999-D

KEY PERFORMANCE FACTORS July 31, 1999

Expected B Maturity 6/15/2006

Blended Coupon 5.5733%

Excess Protection Level 3 Month Average 4.96% July, 1999 5.85% June, 1999 4.07% May, 1999 N/A

Cash Yield18.70%

Investor Charge Offs 4.97%

Base Rate 7.88%

Over 30 Day Delinquency 4.84%

Seller's Interest 9.75%

Total Payment Rate14.54%

Total Principal Balance\$45,698,903,036.29

Investor Participation Amount\$500,000,000.00